THE

THIRTY-THIRD REPORT

OF THE

UNCOVENANTED SERVICE

Family Pension Fund,

FOR

1869-70,

WITH

AN APPENDIX.

CALCUTTA:

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1871.

1584

UNCOVENANTED SERVICE

FAMILY PENSION FUND,

Established 11*th April*, 1837.

Patron:

THE VICEROY AND GOVERNOR-GENERAL OF INDIA, *Ex-Officio.*

Treasurer:

THE SECRETARY & TREASURER, BANK OF BENGAL.

Directors:

MR. H. WOODROW, ... *Chairman.*
„ W. H. RYLAND, ... *Deputy Chairman.*
„ S. G. BOON.
„ W. D. BRUCE.
„ W. CLARK, C. E.
„ E. T. HANBY.
„ T. C. LEDLIE.
„ D. W. MADGE.
MR. J. MACKENZIE.
„ W. PALMER.
DR. W. ROBSON.
REV. J. STEPHENSON.
MR. E. J. SHUTTLEWORTH.

Corresponding and Recording Secy.,—G. W. KELLNER.
Accountant and Collector,... ..... H. ANDREWS.
Consulting Physician, C. O. WOODFORD, M. D., F. R. C. S., Lon.
Auditors, ... { E. W. HOLLINGBERY. G. W. MACLEOD.

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PROCEEDINGS

OF A

GENERAL MEETING OF SUBSCRIBERS

TO THE

UNCOVENANTED SERVICE

FAMILY PENSION FUND,

HELD IN THE

TOWN HALL,

On Saturday, the 28th January, 1871, *at* 3 P. M.

There were about thirty subscribers present, and on the motion of Mr. J. B. Roberts, seconded by Mr. Boyce, Mr. W. Clark, C. E., was called to the chair.

The Chairman, in opening the meeting, said that the annual report of the Directors had been circulated amongst the subscribers resident in Calcutta and the neighbourhood, and, having been now laid upon the table, may be considered as read. He heartily congratulated the subscribers on the prosperous condition of the Fund as disclosed in the report, and traced its progress from its establishment in 1837 to the present time, at decennial intervals, thus—

Year.	No. of Subscribers.	Accumulated Capital.
1837,.....	75	.. Rs. 16,665
1847,.....	259	 3,93,756
1857,.....	566	 12,57,281
1867,.....	751	 28,37,410
1870,.....	909	 35,05,230

Such a rate of progress he believed to be unprecedented in the experience of Insurance Societies, and to be mainly due to careful and prudent management; for he (the Chairman) could himself testify to the earnestness, integrity, and caution, which had characterized successive bodies of Directors of the Uncovenanted Pension Fund. There was no room for self-seeking or the promotion of personal ends; the Directors were not paid, and he was glad that they were not paid, although he once proposed that they should be; they had a higher incentive to duty, *viz.*, a sense of the solemn obligation laid upon them to guard the interests of the widow and orphan, the interests of their own families, and of the families of their co-insurers. The Directors were careful also to have the best professional advice. An annual valuation of the affairs of the Fund was made by the Actuary, Mr. Finlaison (a precaution taken by very few Insurance Societies even in Europe); so that the Directors, Subscribers, and all concerned in the welfare of the Fund, could judge of its position from year to year. Under all these conditions, the creditable results of the management of the Fund in past

as well as in recent years were not surprising. In connection with the past, he would mention the names of Messrs. Andrews, Wyatt, Tulloh, Burlton Bennett, and Dove; and amongst the Directors of recent years, Messrs. J. B. Roberts, Boyce, Woodrow, Madge, Cutter, and the Rev. J. Stephenson. He felt it to be his duty, lastly, to refer to the able services of Mr. Kellner, who, as Treasurer and as Secretary, had been identified with the executive conduct of the Fund for several years. The caution in dealing with the *surplus* funds of the Society had perhaps been excessive; but if an error, it was an error on the right side, and he was glad, in the interests of the subscribers, that the subject was again to be considered. In conclusion, the Chairman said he should be happy to hear any remarks that any of the gentlemen present might wish to make on the matters noted in the annual report.

It was proposed by Mr. E. T. Hanby, and seconded by Dr. W. Robson,—

Resolution I.—That the report be received, printed, and published.

Proposed by Mr. N. W. Mackenzie, and seconded by Mr. W. G. Bayley,—

Resolution II.—That copies of the report be presented to His Excellency the Right Honorable the Viceroy and Governor-General, *ex-officio* Patron of the Fund, to the Government of India, to the Governments of Bengal, the North-Western

Provinces and the Punjab, to the heads of all local administrations, and to the Right Rev. Lord Bishop of Calcutta.

Mr. J. B. Roberts then addressed the meeting as follows :—

The Resolution I have to propose to this meeting is founded on the letter I will read, which has been submitted by your Directors in conformity with Resolution B, appended to Rule 36 of this Fund.

"To the Chairman of the Annual Meeting of Subscribers, Uncovenanted Service Family Pension Fund.

"In conformity with the terms of Rule 36B, we submit the following formal Resolution to this meeting :—

"That the manner of distribution of the surplus fund, as laid down in Rule 36A, be not maintained for the ensuing year."

It will be in your recollection that Resolutions A and B, on Rule 36 of the Fund, were passed as a tentative scheme for the distribution of a portion of the Reserve Fund, which Actuary, Directors, and Subscribers alike agreed in believing was a Reserve in *excess* of all the ordinary requirements of perfect financial safety. Those tentative Resolutions have fully answered the expectations of your Directors, and the working under them afforded to qualified subscribers substantial relief in abatement of premia in 1866-67 and 1867-68 for the Widows' Branch, and continuously from 1867-68 to 1870-71 in the Children's Branch of the Fund. In the years 1868-69 and 1869-70, no reduction of premia could be made under this tentative scheme in the Widows'

Branch, and a modified scheme was passed for 1870-71, which enabled the Directors to set aside Rs. 48,537 in abatement of premia. The amount was large, larger than can be again expected; it was intended as a make-up for the two previous years, when subscribers to the Widows' Branch had no relief from *Surplus* Reserve.

For distribution, or rather abatement, of premia, in 1871-72, there would be nothing, under Resolutions A and B, and this is why your Directors have submitted the formal negative Resolution in terms of Rule 36B. Your Board desire you not to leave this meeting in the belief, because no relief can be had out of Resolution 36A, that the *surplus* reserve has been exhausted. Caution, many say extreme caution, has ever been characteristic of your Directors' recommendations in dealing with funds in abatement of premia, and very great caution was the undoubted intention when Rule 36A was passed. I am therefore permitted, in anticipation of a scheme for the distribution of a portion of the *surplus* reserve which is now under consideration (I may say almost complete) to assure this meeting that a substantial measure of relief will shortly be submitted for sanction to have effect from 1st May 1871.

Your Actuary reports that the accounts for the year ending 30th April 1870 show that the net liabilities in the Widows' Branch are Rs. 15,11,875,

and the tangible capital Rs. 22,33,565, or a reserve fund of Rs. 7,21,690. Your Actuary, in forcible language, has committed himself to the opinion (which you will find printed in the proceedings of the last annual meeting) that 33⅓ per cent. of the net liability was a sufficient reserve for ordinary contingencies; and if any amount greatly in excess of 33⅓ is reserved, it amounts to a transfer from present subscribers to their successors of so much property—a measure of undue economy, unfair to yourselves, for the benefit of your successors, who may not always see fit to continue this process of economy.

Now Rs. 7,21,690 represents 47 per cent. of the net liability, or 14 per cent. over and above the 33⅓ per cent., which your Actuary has declared to be a sufficient reserve for the Widows' Fund. I will now subject the Children's Branch to the same test. The net liability is set down at Rs. 6,88,765, the tangible capital at Rs. 11,89,898, or a reserve fund of Rs. 5,01,133, equal to 72 per cent. of the net liability, or nearly 49 per cent. over and above 33⅓ per cent. declared by your Actuary to be a sufficient reserve for the Children's Fund.

I will now give you a sketch of a scheme which your Directors purpose submitting to the general body of subscribers, if the Resolution I am about to propose to you is carried. You must not hold the

Directors absolutely bound by what I say, for the scheme is not quite matured, but you may rest satisfied of the correctness of the outline, however the details may be modified. Two objects will be ever kept to the front, *viz.*, a substantial abatement of premia in both branches of the Fund, and a scheme of distribution, which will lessen the fluctuation for the future, which caused so much inconvenience and disappointment in 1868-69 and 1869-70. Fluctuation (in my opinion) there must be in dealing with a surplus reserve.

The scheme for abatement of premia in 1871-72 (irrespective of the 32 per cent. from the interest on the reserve under Rule 38) will give further relief, from *surplus* over 33⅓ of the net liability in the Widows' Fund, as follows :—

To Subscribers of	3 years	8 per cent.
	6 years	16 per cent.
	9 years	24 per cent.
	12 years	32 per cent.

This will involve the distribution in the Widows' Fund of sums, under both heads of interest and *surplus* reserve, amounting to Rs. 79,381.

I will now proceed to prove that in setting aside this amount, liberal though it is, the old caution has its accustomed place, well to the front.

The Actuary has declared 33⅓ per cent., a fitting and sufficient reserve. After distributing, as you have done during three years, Rs. 1,05,105, you have

at this moment a reserve of 47 per cent.; and if you decide to reduce your reserve by Rs. 79,381, as will probably be proposed to you, the reserve will still stand at 42 per cent., or Rs. 1,38,351 or 9 per cent. over and above the $33\frac{1}{3}$ per cent. which your Actuary has declared to be a sufficient reserve.

I will now subject the figures in the Children's Fund to the same test, and the result will be found still more on the side of safety.

The amount Rs. 5,01,133 is set down as the reserve over and above net liabilities under Rule 38. Six per cent. on that amount, or Rs. 30,067, will be credited to subscribers, on all risks of five years' standing and upwards, being equivalent, as in the Widows' Branch, to 32 per cent., of premia.

A further abatement of premia from *surplus* reserve will, if the draft scheme of distribution for 1871-72, which I am allowed by my co-Directors to disclose to you, probably be 5 per cent. on Rs. 501,133, minus, perhaps, Rs. 2,622 under one provision of the scheme, or a total of Rs. 22,433, which will give an abatement, in the following ratio, to

Subscribers of	3	years	8	per cent.
	6	„	16	„
	9	„	24	„
	12	„	32	„

or a total distribution of *surplus* reserve funds under both heads of Rs. 52,500.

In my exposition I have used advisedly two terms,—reserve fund and *surplus* reserve. The first represents the total in excess of net liabilities, and the second the excess over 33⅓ per cent. declared by your Actuary to be a sufficient reserve for ordinary contingencies.

I have, during my long connection with your Fund, ever been the apostle of caution when dealing with abatement of premia by a reduction out of *surplus* reserve; but I agree with Mr. Finlaison that undue economy is a wrong to present subscribers. Your revenue is derived from two sources, a very high rate of premia, and interest on capital. All, I believe, are agreed that the tables now in use give a high rate of premia, which should in some form be abated to subscribers of over three years' standing. I hold that frequent alteration of tables is objectionable, and your existing tables are but *twelve years old.*

The draft scheme which I have sketched out to you proposes a distribution to subscribers' account, in abatement of premia for 1871-72, of Rs. 1,31,881, equivalent to about 65 per cent. of the interest which will have accrued on your capital from 1st May, 1870 to 30th April 1871, leaving 35 per cent. of interest to swell the capital account.

I beg now to propose the following Resolution :—

That the manner of distribution of the surplus fund as laid down in Rule 36A be not maintained for the ensuing year.

The Resolution was seconded by Mr. F. R. Boyce, and carried.

Mr. W. H. Ryland said—The Resolution which has just been passed, though necessary, according to existing rules, to enable a distribution of the *surplus* capital to be made for the ensuing year, is still at best only a temporary expedient to meet the difficulty, and an unsatisfactory mode of dealing with a question in which such important interests are involved.

Resolution A under Rule 36 being negatived, leaves us positively without any rule at all as to the scheme of division. An element of danger and uncertainty is thus introduced; and it appears to me that in so vital a matter we should be guided by some fixed and definite principle. If the opinion of our Actuary be of any value, it should be acted upon to the very full, and the rule as regards the reserve necessary to be maintained should be permanently modified, but we ought at least to have some secure and certain foundation to rely upon. The condition of the Fund, as the report shows, is prosperous beyond expectation, and if the valuation of our Actuary be as sound as he himself believes, if there is a large accumulation, amounting to Rs. 2,17,732, in the Widows' Branch, and Rs. 2,71,545, in the Children's Branch, available for division amongst the subscribers, I see no reason why we

should forego the benefit of sharing in these profits, which we have helped to create, and allow them needlessly to accumulate for others. But we should previously take steps to assure ourselves of the accuracy of the Actuary's report.

Mr. Ryland here read the following note from an esteemed subscriber of the Fund.

"The first consideration which presents itself to me, in view of the present position of the Fund, as represented by the Directors, and in Mr. Finlaison's memo.—is the very great importance of having Mr. Finlaison's valuations tested by some other Actuary or Actuaries of the first eminence, not that I would venture to question the soundness of Mr. Finlaison's conclusions, but that, looking to the very large number of subscribers, whose interests are at stake, and the nature of these interests, we cannot proceed with too much caution in dealing with a *surplus* of the magnitude represented.

"Then, the existence of such a *surplus*, fully established, (after most careful enquiry by other Actuaries than Mr. Finlaison) three questions could present themselves."

1st. "How much of such *surplus* is due to an unnecessarily high tariff of subscriptions to the Fund? (and, if the tariff be lowered, would not the number of subscribers increase in all likelihood at a comparatively small increase to the liabilities of the Fund?

2nd. "What proportion of *surplus* assets is it desirable to reserve, one-third, or two-thirds, or how much, before making any division of such *surplus*?

3rd. "May not the principle on which *surplus* assets have been divided hitherto, be safely altered in favor of one, which would allow the nominees of every subscriber to obtain the benefit of such division who has died within a certain period before the division becomes payable?

"The first two questions are of a kind to be answered only by Actuaries, the last is a question to be settled by the subscribers themselves, I conceive, but in reference to which they would as a body, look to their Directors for advice."

Mr. Ryland concluded by saying that without intending in the least to reflect on Mr. Finlaison, or to impugn his conclusions, but rather to strengthen and carry out his proposals, he begged to move the following Resolution:

"That, in view of the great importance of the question of distributing the *surplus*, and in order fully to establish the fact of there being funds really available for distribution to the extent indicated, the Directors be requested to obtain an independent valuation of the affairs of the Fund from an Actuary in England."

Of course, this Resolution would not interfere with the arrangements that may be agreed upon for distributing part of the *surplus* in the ensuing year 1871-72.

The Resolution was seconded by Mr. Eales, and carried.

Mr. Woodrow, in supporting the motion for an independent valuation of the affairs of the Fund, proposed the following Resolution:—

"That the Directors be requested to obtain from Mr. Finlaison some system for the conversion of the large reduction of premia now allowed annually into a small permanent reduction, which, however, would be capable of variation if new tables were framed.

The Resolution was seconded by Mr. Cutter, and carried.

Mr. Roberts here remarked that he was authorised to state that Mr. Woodrow concurred in the opinion of his co-Directors that some such distribution as that laid down in the draft scheme for abatement of premia, now placed before the meeting in anticipation of the matured scheme shortly to be submitted by Circular to Subscribers, may safely be adopted for the ensuing year 1871-72.

Mr. Woodrow briefly expressed concurrence in the proposed arrangements for reduction of premia in 1871-72.

The meeting under Rule 6 of the Fund, then proceeded to elect Directors in the room of Messrs. J. H. Belchambers, F. R. Boyce, and O. T. Cutter, who retired by rotation; and of Messrs. J. B. Roberts and C. K. Dove, who have resigned. The majority of votes being in favour of the Rev. J. Stephenson, Messrs. W. H. Ryland, W. Clark, E. T. Hanby, and Dr. W. Robson, those gentlemen were declared duly elected.

It was then proposed by Dr. C. O. Woodford,

"That, in the opinion of this meeting, some substantial mark of the sense of the subscribers of Mr. Roberts' invaluable services to the Fund is called for, and that the Directors be requested to adopt suitable measures for giving effect to the Resolution."

The resolution was seconded by Mr. W. H. Ryland and supported by remarks from Messrs. Boyce, Madge,

by the Rev. J. Stephenson, and by the Chairman, and was carried unanimously.

The thanks of the meeting were voted to the Chairman, after which the meeting closed.

W. Clark, C. E.
Chairman.

THE THIRTY-THIRD REPORT

OF THE

UNCOVENANTED SERVICE

FAMILY PENSION FUND,

FOR THE YEAR 1869-1870.

In presenting the Thirty-third Annual Report of the Fund, the Directors will notice, in the first place, the result of the Actuary's valuation of its assets and liabilities as they stood on the 30th April 1869.

Widows' Branch.

2. In this branch, the valuation exhibited a surplus on the 30th April 1869 of Rs. 7,36,744, and the interest on that sum, at 6 per cent., sufficed for an abatement of 35 per cent. in the premia of 471 qualified members during the year 1870-71, under Rules 37 and 38 of the Fund.

Tangible Capital, ...	Rs.	21,23,231	0	0	
Value of contributions, ..	„	17,86,153	0	0	
Total Assets,	Rs.	39,09,384	0	0	
DEDUCT—					
Value of present pensions,	Rs.	12,36,667			
„ Prospective pensions...	„	19,35,973			
Total Liabilities,	Rs.	31,72,640	0	0	
Surplus,	Rs.	7,36,744	0	0	

3. Any appropriation of the surplus itself was barred by the terms of Rule 36A, but in pursuance of a Resolution passed at the last Annual General Meeting, it was proposed in a circular, dated the 12th February 1870, to modify the rule for the ensuing year only, to the extent of dividing amongst subscribers of 3, 6, 9, and 12 years' standing respectively the sum of Rs. 48,537, which represented the excess of the tangi-

ble assets over 64 per cent. for the Widows' Fund's gross liabilities (instead of 66⅔ per cent. as prescribed in the existing rule). The proposal was approved by the subscribers, and the sum of Rs. 48,537 has accordingly been divided in the form of return premia, during the current year 1870-71, in the following proportions, *viz.* :—

Subscribers of	3	years'	standing	..	12 per cent.
Ditto	6	„	„	..	24 „
Ditto	9	„	„	..	36 „
Ditto	12	„	„	..	48 „

in addition to the 35 per cent. abatement of subscription from the interest on the surplus, allowed to subscribers of over five years' standing. In recommending for division so large a portion of the reserve capital, the Directors had in view the fact that no deduction had been made from this source for the two previous years, although the memorandum of the Actuary, circulated with the last annual report, showed that such a distribution might have been made.

4. The Directors, aware that the fluctuations in the amount of reserve capital divided since 1865 have caused inconvenience to subscribers, will place before them at an early date a circular modifying the provisions of Rule 36A, so as to ensure less fluctuation in the abatement of subscriptions in future years.

5. The Directors have received, within the last few days, Mr. Finlaison's valuation of the assets and liabilities as they stood on the 30th April 1870. It shows a surplus of Rs. 7,21,690, the interest on which will admit of a dividend of 32 per cent. in the premia of 487 qualified members during the year 1871-72. The portion of the surplus which should be reserved, according to our Actuary's memorandum above referred to, *viz.*, one-third of the net liabilities to meet all *ordinary* contingencies, would amount to Rs. 5,03,958 leaving the sum of Rs. 2,17,732 for extraordinary contingencies and division amongst subscribers. This will receive consideration in the circular above referred to.

Children's Branch.

6. In this branch, the valuation exhibited a surplus on the 30th April 1869, of Rs.5,25,018, and the interest on this sum, at 6 per cent., sufficed for an abatement of 40 per cent. in the premia of 328 qualified members during the year 1870-71. As the valuation further showed that the tangible capital exceeded two-thirds of the liabilities by Rs. 30,326, that sum was appropriated for the benefit of qualified subscribers by a proportional abatement of premia, as follows :—

Tangible Capital, ...		Rs. 11,29,902	0	0	
Value of contributions, ..		„ 9,97,227	0	0	
Total Assets,		Rs. 21,27,129	0	0	
DEDUCT—					
Value of present pensions,	Rs. 6,38,697				
„ prospective pensions	„ 9,63,414				
Total Liabilities,		16,02,111	0	0	
Surplus,		Rs. 5,25,018	0	0	

Subscribers of	3 years' standing	..	12 per cent.
Ditto	6 „ „	..	24 „
Ditto	9 „ „	..	36 „
Ditto	12 „ and upwards	..	48 „

in addition to the 40 per cent. abatement from the interest on the surplus, allowed to subscribers of over five years' standing. Mr. Finlaison's valuation of the Children's Fund on 30th April 1870 (received within the last few days) exhibits a surplus of Rs. 5,01,133. The interest on this sum will admit of a dividend of 32 per cent. in the monthly premia of 362 qualified members during 1871-72, under Rule 38 of the Fund. The part of the surplus to be reserved, according to the opinion of the Actuary, *viz.*, one-third of the net liabilities would amount to Rs. 2,29,588, leaving Rs. 2,71,545 for extraordinary contingencies and division amongst subscribers which, as above stated, will form the subject of an early circular to the subscribers.

7. The following statement exhibits the results of the Actuary's valuations from 30th April 1858 to 30th April 1870, and the amount of Capital actually divided :—

Surplus or Reserve Capital.

Surplus of the year ending.	Widows' Branch.		Children's Branch.	
	Amount of surplus.	Amount actually divided.	Amount of surplus.	Amount actually divided.
1	2	3	4	5
30th April 1858	1,52,989		77,878	
" 1859	1,62,051		1,30,246	
" 1860	2,30,273		1,27,043	
" 1861	2,84,967		1,08,206	
" 1862	3,56,125		1,52,367	
" 1863	4,15,375		2,42,347	
" 1864	4,84,138		2,98,083	
" 1865	6,02,053		3,85,533	
" 1866	5,95,610	(a) 30,438	4,58,295	
" 1867	5.66,759	(b) 25,842	4,81,365	(b) 17,569
" 1868	6,61,703	Nil.	5,16,070	(c) 12,295
" 1869	7,36,744	Nil.	5,25,018	(d) 15,659
" 1870	7,21,690	(e) 48,825	5,01,133	(e) 28,481

(a) Divided on 1st May 1866.
(b) Divided on 1st May 1867.
(c) Divided on 1st May 1868.
(d) Divided on 1st May 1869.
(e) Divided on 1st May 1870.

8. During the year 1869-70, the following changes occurred in the Widows' and Children's Branches respectively. In the Widows' Branch, 84 new members were admitted, 29 applications were rejected, 27 subscribers increased the provision for their wives, 1 nominee was withdrawn, 10 nominees died, 13 subscribers incurred default, 13 widows were admitted to benefit, 2 re-married, and 4 died. The following figures will show the result of these changes :—

Net increase in monthly receipts from subscriptions, ...Rs. 1,650 2 0

Net increase in monthly payments of pensions, ... " 850 5 4

In the Children's Branch, 61 new members were admitted, 14 subscribers increased the provision for their children, 21 applicants were rejected, 9 subscribers died, 5 incurred default,

3 ceased to be subscribers by the lapse of their nominees, and 1 withdrew. Of the nominees, 15 died, 16 married, 22 struck off, 2 were withdrawn, 21 attained the prescribed limit of age. Of the incumbents, 4 died, 6 married, 7 attained the prescribed limit of age, and 28 children were admitted to the benefit of pension for the first time. The result of these changes was as follows:—

Net increase in the monthly receipts of subscriptions, ... Rs.	818	0	0
Net increase in the monthly payments of pensions, ... „	945	0	0

9. The total monthly subscriptions in both Branches of the Fund, the pensions to widows and orphans, and the accumulated capital of the Fund, were respectively as follows:—

	30th April 1869.			30th April 1870.			Increase.		
	Rs.	As.	P.	Rs.	As.	P.	Rs.	As.	P.
Total monthly subscriptions in the Widows' and Children's Fund, ...	30,726	8	10	33,194	10	10	2,468	2	0
Total monthly pensions for widows and orphans, ...	18,189	14	2	19,985	3	6	1,795	5	4
Accumulated capital, ...	32,70,123	13	11	35,05,320	11	4	2,35,196	13	5
Number of subscribers, ...	864			909			45		

Number of incumbents—	No. on the 30th April 1869.	No. on the 30th April 1870.	Increase of the year.
Widows, ...	182	190	8
Sons, ...	75	83	8
Daughters, ...	193	197	4
	450	470	20

10. The tabular statement published with the last Annual Report, showing the progress of the Fund from its commencement in 1837, has been brought down to 30th April 1870, and will be found in the Appendix.

11. Three circular letters were issued during the year 1870, dated respectively 12th February, 27th September, and 1st

November. The votes received on the subjects of those circulars have been duly published, and are here noted—

Subjects.	Votes	
	For	Against.
1. For modifying the rule respecting division of surplus for the year 1870-71,	497	15
For increasing Mr. Finlaison's fee,	496	14
2. To establish a Provident Branch—		
I. Whether the subscribers generally approve of a Provident Branch being added to the fund under any circumstances,	312	140
II. Whether the new branch (if established) should be under the same management as the Widows' and Orphans' Branches, any additional charge for establishment and office-rent being of course debited to the first, and the funds being kept totally distinct from the funds of the Widows' and Orphans' Branches, as provided in the annexed draft rules,	303	149
III. Whether the subscribers would allot any limited sum that may be found necessary for starting the new branch from the capital of the Widows' and Orphans' Branches, the allotments being gradually repaid from the realized premia of the new branch,	211	240
3. Whether Mr. J. Mahony should be restored to his standing as a subscriber on payment of all arrears of subscriptions and the expense of the present appeal,	594	...

12. As some misapprehension appears to have prevailed respecting the proposal for adding an Insurance or Provident Branch to the business of this fund, the Directors deem it right to offer a brief explanation of their proceedings in this matter. The failure of the Albert and Medical Invalid Life Office induced a desire on the part of several members of the Uncovenanted Service to establish a Life Office under Government guarantee, or (at least) with funds in the custody of Government. The subject having been pressed upon the attention of the Directors, they felt it to be their duty, in the first place, to

enquire whether the Government would extend its patronage to the project, with the same rate of interest on the funds of the Provident Branch as is now allowed on the funds of the Widows' and Orphans' Branches, *viz.*, six per cent. per annum. The subscribers at large could have formed no judgment on the project, and would assuredly have refused to listen to it, without a distinct understanding as to the Government conditions. It was this consideration that induced the Directors to address the Government before addressing the subscribers, and the mere enquiry involved no pledge of any sort on behalf of the Fund. The promise of interest at 4½ per cent. was notified in the Fund circular, dated 27th September 1870, and the decision of the subscribers approves the establishment of a Provident Branch (in accordance with the draft rules circulated), but disapproves of any loan being granted from the Widows' and Orphans' Branches, for starting the new Branch. The Directors will consider the best means of giving effect to this decision, and will duly communicate their proceedings to the subscribers at large, as prescribed in Rule 49 of the Fund.

13. On further consideration of the case of the Rev. Lall Behari De, referred to in paragraph 14 of the last Annual Report, the Directors were of opinion that the terms of the Rules did not exclude Native Christian Uncovenanted Servants, as a class, from the benefits of the Fund, though great caution should be exercised in dealing with each application. Under this ruling five Native Christian subscribers have joined the Fund during the calendar year 1870.

14. In the matter of Master G. R. Copping, referred to in paragraph 19 of the last report, the Directors, finding there would be difficulty and expense involved in obtaining the appointment of a Trustee by the High Court, placed the amount of arrear pension to a separate account in the books of this Fund, the interest of which will be applied to Master Copping's benefit during his minority, the principal being reserved for payment on his attaining full age.

15. Attached to this report will be found an important correspondence with the Secretary to the Government of India, Financial Department, having reference to the relations of this Fund towards the Government.

16. The Directors deem it necessary to state here that they have, on several occasions, been necessitated to reject applications for admission to the Fund, when such applications might have been accepted at enhanced premia, but that the rules and practice of this Fund prohibit the acceptance of any but first class risks. The subscribers having affirmed this rule so recently as April 1868, the Directors are unwilling to suggest its relaxation or modification for the present.

17. The Secretary of this Fund, Mr. G. W. Kellner, having obtained leave of absence in September last, Mr. W. H. Ryland was appointed to officiate in his stead. Mr. Kellner has since resumed office. The vacancy in the Board, caused by Mr. Ryland's appointment as Officiating Secretary, was filled by Mr. S. G. Boon. During the year, Messrs. E. Lindstedt and and F. G. Teale resigned their seats in the Direction, and were succeeded by Messrs. W. Palmer and E. J. Shuttleworth.

18. It remains for the meeting to nominate three new Directors in the room of Messrs. J. H. Belchambers, F. R. Boyce, and O. T. Cutter, who go out by rotation under Rule 6 of the Fund.

19. The Directors deem it to be due to Mr. Boyce, to express their high appreciation of the special attention which he has devoted to the several important statistical questions which have arisen connected with the interests of the Fund.

The accumulated balance of the joint funds on the 30th April, 1870, inclusive of interest, was Rupees 35,05,320-11-4 of which Rupees 22,83,335-8-11 belong to the Widows' Fund, and Rupees 12,21,985-2-5 to the Children's Fund.

Standing as follows :—

With Government of India, ...	Rs.	35,23,385	8	5		
„ Accountant-General of Bengal, ...	„	5,957	3	9		
„ Ditto North-Western Provinces, ...	„	2,962	0	7		
„ Ditto Punjab, ...	„	1,282	2	3		
„ Ditto Central Provinces, ...	„	526	1	6		
„ Ditto British Burmah, ...	„	442	14	0		
„ Ditto Madras, ...	„	154	9	9		
„ Ditto Bombay, ...	„	135	0	0		
„ Ditto Military Accountant, ...	„	1,225	6	8		
„ Controller of Public Works Accounts, Bengal, ...	„	940	11	0		
„ Ditto North-Western Provinces, ...	„	622	7	0		
„ Ditto Punjab, ...	„	460	2	0		
„ Ditto Oudh, ...	„	153	1	0		
„ Ditto British Burmah, ...	„	60	11	0		
„ Ditto Central India, ...	„	100	5	9		
„ Ditto Central Provinces, ...	„	19	15	0		
„ Compiler Post Office Accounts, ...	„	390	13	0		
„ Ditto Telegraph Department, ...	„	322	15	0		
„ Messrs. Coutts and Co.	„	41,653	6	2		
„ Bank of Bengal, ...	„	2,019	9	10		
„ Cash in hand of Accountant and Collector,...	„	191	9	0		
„ Unadjusted Subscriptions, i. e., Subscriptions unpaid and Subscriptions for which accounts have yet been received from Government, ...	„	5,760	10	3		
					35,88,767	2 11

DEDUCT.

Subscriptions at credit of Subscribers' account, year 1870-71	„	25,232	3	1		
Amount at credit of Suspense account for unpaid pensions and for pensions and charges for April 1870, ...	„	52,645	12	10		
Comptroller General of [illegible]nts, ...	„	5,525	2	8		
Controller of Public W[illegible] Accounts, Bombay, ...	„	43	5	0		
					83,446	7 7
Total Rupees,...					35,05,320	11 4

The gross amount of receipts from subscriptions, inclusive of interest, from the establishment of the Fund to 30th April, 1870, was as follows :—

For Wives, ...	Rs.	44,13,636	13	1
For Children, ...	„	26,03,843	4	11
For Interest and fees,.....	„	3,41,532	5	4
Total Rs. ..		73,59,012	7	4

The disbursements on account of pension for the same period, for widows, amounted to Rupees 17,05,320-10-4, and for Children, to Rupees 11,72,972-13-8.

		Credit.			*Debit.*			*Credit Balance.*		
Widows' Fund, ...	Rs.	44,13,636	13	1	27,93,237	1	2	16,20,399	11	11
Children's Fund,.....	„	26,03,843	4	11	18,84,121	15	3	7,19,721	5	8
Reserve Fund,(W. F.)	„	9,36,577	11	2	2,74,874	11	2	6,61,703	0	0
Reserve Fund,(C. F.)	„	6,20,498	0	0	1,19,995	0	0	5,00,503	0	0
Interest Reserve Fund, W. F.	„	4,10,594	13	0	4,09,362	0	0	1,232	13	0
Interest Reserve Fund, C. F.	„	2,10,591	13	0	2,09,548	14	3	1,042	14	9
Divisible Surplus, W.F.	„	56,280	0	0	56,280	0	0	0	0	0
Divisible Surplus, C. F.	„	46,241	0	0	45,523	2	0	717	14	0
Total,	Rs.	92,98,263	7	2	57,92,942	11	10	35,05,320	11	4

The total amount paid to the Widows' Fund as subscription by the 1591 subscribers who had joined the Fund up to April 1870, was Rupees 31,20,156, of which Rupees 6,00,922 were paid by 299 members whose Widows were admitted to pension, and Rs. 5,68,331 were paid by members whose connection with the Fund ceased without their families drawing any benefit therefrom.

233	Wives died, ...	Rs.	3,39,204
215	Ditto struck off,	„	1,70,085
57	Ditto withdrawn,	„	59,042
505	Total	Rs.	5,68,331

Of the 299 Widows who have enjoyed the benefits of the Fund, and to whom a total sum of Rupees 17,05,320 has been paid as pension up to the 30th April 1870, 190 Widows remained as incumbents on the 30th April 1870.

The total amount paid to the Children's Fund as subscription on behalf of 3,254 nominees, viz., 1,377 Boys and 1,877 Girls, by the 725 subscribers who had joined the Fund up to the 30th April 1870 was Rupees 19,78,603; of which sum Rupees 3,37,785 were paid on behalf of 594 Children (225 Boys and 379 Girls) subsequently admitted to pension, and Rupees 5,28,129, were paid on account of 1,141 Children removed from the list of nominees without obtaining any benefit therefrom.

233	Children died, ...	Rs.	61,149
204	Girls married, ...	„	1,67,672
330	Children struck off,	„	1.02,043
374	Children withdrawn, attained limit of age,	„	1,97,265
1141	Total	Rs.	5,28,129

Of the 594 Children who were admitted to the benefits of the Fund, and to whom a total sum of Rupees 11,72,972 has been paid as pension, 83 Boys and 197 Girls remained as incumbents on the 30th April 1870.

The expense of management in salaries, office-rent and contingencies from 1st May 1837 to 30th April 1870, amounted to Rupees 3,41,532-5-4.

Owing to the deaths which occurred among subscribers from 1st May, 1869, to 30th April, 1870, the following incumbents have been admitted:—

Mrs. R. E. Woods, 3rd June, 1869, -	Rs.	150	0	0	p. m.
Mrs. E. Peachey, 8th August, 1869, - -		100	0	0	ditto
Mrs. E. R. Costley, 21st June, 1869, - -		100	0	0	ditto
Mrs. S. J. Beckett, 28th November, 1869, -		100	0	0	ditto
Mrs. A. Duncan, 23rd April, 1870, - -		100	0	0	ditto
Mrs. J. A. Handford, 29th April, 1870, - -		100	0	0	ditto
Mrs. E. F. Thompson, 1st February, 1870, -		100	0	0	ditto
Mrs. E. M. Wiltshire, 28th December, 1869, -		100	0	0	ditto
Mrs. M. J. Tulloh, 27th May, 1869, - -		75	0	0	ditto
Mrs. M. A. Otto, 10th June, 1869, - -		60	0	0	ditto
Mrs. H. Wickham, 11th January, 1870,- -		50	0	0	ditto
Mrs. J. E. Anthony, 14th March, 1870, - -		40	0	0	ditto
Mrs. M. E. Morgan, late Mrs. O'Brien Smith, 27th June, 1869, - - - -		32	0	0	ditto
Mrs. M. J. Shavier, 21st November, 1869, -		25	0	0	ditto
Master J. J. Peachey, 8th August, 1869, -		80	0	0	ditto
Master T. A. Peachey, 8th August, 1869, -		80	0	0	ditto
Master G. C. Peachey, 8th August, 1869, -		80	0	0	ditto
Miss L. A. Peachey, 8th August, 1869, - -		60	0	0	ditto
Master J. D. Tulloh, 27th May, 1869, - -		80	0	0	ditto
Master J E. Crawford, 25th August, 1869, -		50	0	0	ditto
Master E. W. Crawford, 25th August, 1869, -		50	0	0	ditto
Master W. B. Handford, 29th April, 1870, -		50	0	0	ditto
Master W. W. Handford, 29th April, 1870, -		50	0	0	ditto
Miss A E. Handford, 29th April, 1870, - -		50	0	0	ditto
Master G. R. Copping, 29th June, 1855, -		48	0	0	ditto
Master C. B. Lacey, 31st January, 1870, -		48	0	0	ditto
Master W. W. Lacey, 31st January, 1870, -		48	0	0	ditto
Master W. J. Pughe, 4th December, 1869, -		45	0	0	ditto
Miss E. F. Pughe, 4th December, 1869, -		45	0	0	ditto
Miss F. P. Hodges, 11th December, 1869, -		40	0	0	ditto
Miss E. E. W. Hodges, 11th December 1869, -		40	0	0	ditto
Miss A. L. Wickham, 10th January, 1870, -		40	0	0	ditto
Master G. Wickham, 10th January, 1870, -		40	0	0	ditto
Miss M. A. Wickham, 10th January, 1870, -		32	0	0	ditto
Miss A. M. Otto, 10th June, 1869, - -		30	0	0	ditto
Miss E. G. Otto, 10th June, 1869, - -		30	0	0	ditto
Miss F. E. Otto, 10th June, 1869, - -		30	0	0	ditto
Master E. R. Otto, 10th June, 1869, - -		30	0	0	ditto
Master P. J. Otto, 10th June, 1869, - -		30	0	0	ditto
Miss M. G. Rebello, 10th April, 1870, - -		20	0	0	ditto
Miss E. C. Rebello, 10th April, 1870, - -		20	0	0	ditto
Miss B. Rebello, 10th April, 1870, - -		16	0	0	ditto
Miss C. Rebello, 10th April, 1870, - -		16	0	0	ditto
Total	Rs.	2,410	0	0	,,

At the same time the Fund has been relieved of the following Incumbents.

No.	Names of Incumbents.	When admitted to pension.	When pension ceased.	Monthly pension.		
1	Mrs. C. H. DeCruz,	5th May, 1866.	Died 4th November, 1869.	100	0	0
2	Mrs. M. A. Lowrie,	24th June, 1865.	Died 20th August, 1869.	60	0	0
3	Mrs. E. McKenzie,	26th September, 1863.	Married 26th January, 1870.	50	0	0
4	Mrs. T. Swatman,	26th May, 1865.	Died 25th January, 1870.	25	0	0
5	Mrs. M. S. Hennessey,	16th September, 1844.	Died March, 1870.	16	10	8
6	Mrs. H. S. Wilson,	7th June, 1866.	Married 16th November, 1869.	30	0	0
7	Miss E. Wyatt,	9th July, 1867.	Married 13th December, 1869.	40	0	0
8	Master W. C. G. Barckley,	26th November, 1856.	Attained age 23rd October, 1869.	32	0	0
9	Miss H. Byrne,	10th December, 1866.	Married 23rd April, 1870.	32	0	0
10	Miss M. S. Clermont,	10th February, 1868.	Married 2nd April, 1870.	25	0	0
11	Miss J. T. S. Clinger,	19th February, 1862.	Married 2nd October, 1869.	20	0	0
12	Miss C. M. Passanah,	10th January, 1864.	Died 19th April, 1870.	20	0	0
13	Miss E. A. Passanah,	10th January, 1864.	Died 22nd November, 1869.	20	0	0
14	Miss M. K. C. Cowley,	27th September, 1850.	Died 22nd March, 1870.	16	0	0
15	Miss M. Scott,	8th June, 1857.	Married 22nd December, 1869.	16	0	0
16	Master A. Roberts,	12th May, 1857.	Attained age 5th December, 1869.	16	0	0
17	Miss J. C. Collins,	12th May, 1857.	Married 28th March, 1870.	16	0	0
18	Master W. H. Ball,	31st May, 1860.	Attained age 7th September, 1869.	16	0	0
19	Master H. Rice,	24th June, 1860.	Attained age 29th September, 1869.	16	0	0
20	Master C W. P. Sunder,	17th April, 1863.	Attained age 27th September, 1869.	16	0	0
21	Master E. W. Read,	23rd February, 1863.	Attained age 21st January, 1870.	16	0	0
22	Master C. A James,	20th April, 1858.	Attained age 12th February, 1870.	8	0	0
23	Miss E. M. Mumford,	28th December, 1861.	Married 24th January, 1870.	8	0	0
			Total Rs. ...	614	10	8

The following is a list of those who were incumbents on the Fund on the 30th April, 1870.

WIDOWS.

Names of Widows.	Date of admission to Pension.			Date, of original Policy.			Monthly Pension.		
	D.	M.	Y.	D.	M.	Y.	Rs.	As.	P.
C. Macleod, ...	30	4	1869	24	4	1844	160	0	0
M. A. Clapperton, ..	21	9	47	6	3	39	150	0	0
M. Moravia, ...	1	5	59	13	3	54	150	0	0
A. S. Hutton, ...	1	4	67	20	11	62	150	0	0
C. Bradford, ..	13	10	67	11	8	46	150	0	0
D. Clarke, ...	21	8	67	18	6	64	150	0	0
R. E. Woods, ...	3	6	69	12	5	58	150	0	0
C. Hoff, ..	20	1	66	6	4	40	140	0	0
F. E. Graves, ...	1	4	65	14	4	45	125	0	0
M. Porter, ...	15	10	58	21	1	57	120	0	0
H. Babington, ..	26	5	43	8	10	38	100	0	0
E. G. Fowles, ...	22	1	50	8	7	39	100	0	0
C. Bell, ...	8	4	50	14	1	45	100	0	0
A. Eckley, ...	13	4	51	13	7	40	100	0	0
E. Wilkinson, ...	9	12	52	1	5	37	100	0	0
M. Emmer, ...	12	12	52	20	5	45	100	0	0
E. E. Whittenberry, ...	5	7	54	2	6	37	100	0	0
E. Kelso, ...	19	6	56	28	1	50	100	0	0
H. J. Fox, ...	10	10	56	4	2	50	100	0	0
A. C. N. Hewett, ...	2	4	57	2	1	46	100	0	0
L. Piron, ...	19	5	57	10	10	44	100	0	0
M. Beaufoy, ...	25	2	58	27	4	57	100	0	0
B. C. Humphrey, ..	3	1	61	1	4	51	100	0	0
E. Pontet, ...	19	6	62	22	3	38	100	0	0
A. M. O'Brien, ...	28	11	62	13	6	54	100	0	0
C. D. Cornelius, ...	2	5	63	15	5	39	100	0	0
M Brown, ...	27	10	63	20	12	49	100	0	0
J. E. Eales, ...	30	7	64	2	7	55	100	0	0
E. Temple, ...	18	5	65	6	1	59	100	0	0
A. S. McDonald, ...	22	6	65	14	5	64	100	0	0
A. C. Voigt, ...	24	6	65	23	5	50	100	0	0
E. Baxter, ...	3	9	65	14	4	60	100	0	0
M Black, ...	11	4	66	16	5	65	100	0	0
A. Medlicot, ...	9	5	66	10	11	59	100	0	0
M. A. Lloyd, late Mrs. Judah,	25	10	66	16	8	53	100	0	0
J. A. Dixon, ...	5	11	66	18	8	45	100	0	0
				Carried over, Rs.			4045	0	0

Names of Widows.	Date of admission to Pension.			Date of original Policy.			Monthly Pension.		
	D.	M.	Y.	D.	M.	Y.	Rs.	As.	P.
Brought over, Rs. ...							4045	0	0
E. Terher Bruggen, ...	3	12	1866	31	7	1837	100	0	0
S. J. Eales, ...	18	2	67	15	6	65	100	0	0
S. Wyatt, ...	9	7	67	8	5	43	100	0	0
J. E. McDonald, ...	4	12	68	2	5	68	100	0	0
H. C. Fraser, ...	5	7	68	1	2	62	100	0	0
A. Rose, .	3	2	69	14	6	37	100	0	0
E. Sandeman, ...	28	12	68	18	9	58	100	0	0
D. Turner, ..	3	8	68	1	9	67	100	0	0
E. Peachey, ..	8	8	69	6	12	67	100	0	0
E. R. Costley, ...	21	6	69	28	1	51	100	0	0
J. J. Beckett, ...	28	11	69	1	7	68	100	0	0
A. Duncan, ...	23	4	70	9	3	67	100	0	0
J. A. Handford, ...	29	4	70	23	7	66	100	0	0
E. F. Thompson, ...	1	2	70	12	9	64	100	0	0
E. M. Willtshire, ...	28	12	69	5	7	49	100	0	0
C. O'Flaherty, ...	26	11	67	1	6	61	90	0	0
E. S. Crahley, ..	18	4	56	15	8	42	80	0	0
E. Burnett, ...	15	3	59	20	7	50	80	0	0
A. Byrne, ...	1	4	46	23	12	39	75	0	0
H. Poole, ...	19	12	50	6	9	44	75	0	0
M. Jahans, ...	16	8	54	1	4	45	75	0	0
C. Cawley, ...	16	7	55	13	2	50	75	0	0
E. Carshore, (late Mrs. Buch) resumed,	1 1	6 6	57 65	4	11	53	75	0	0
S. Graham, ...	19	8	67	13	2	50	75	0	0
M. Baillie, ...	16	11	68	14	6	53	75	0	0
M. J. Tulloh, ...	27	5	69	8	8	53	75	0	0
H. Lacroix, ...	9	7	59	14	7	52	70	0	0
M. L Ross, ...	2	10	68	14	1	54	70	0	0
A. M. Nicolson, ...	25	1	69	5	12	67	70	0	0
J. Kerr, ...	21	10	51	5	5	49	60	0	0
J. Morgan, ...	5	8	64	20	10	54	60	0	0
E. Thornton, ..	16	2	66	19	8	64	60	0	0
M. A. DeGruyther, ...	5	11	68	25	2	51	60	0	0
M. A. Otto, ...	10	6	69	16	5	68	60	0	0
M. A. Lauchlin, ..	18	5	43	31	5	37	58	5	4
A. C. Gardener, ...	9	1	45	17	6	37	50	0	0
A. Kerr, ...	16	2	49	20	5	37	50	0	0
Carried over, Rs.							7063	5	4

Names of Widows.	Date of admission to Pension.			Date of original Policy.			Monthly Pension.		
	D.	M.	Y.	D.	M.	Y.	Rs.	As.	P.
			Brought	over, Rs. ...			7063	5	4
E. Campbell, ...	23	4	1850	9	9	1837	50	0	0
R. C. Dias, ...	3	11	43	24	7	38	50	0	0
A. H. Kellner, ...	26	11	42	8	10	38	50	0	0
A. Jore, ...	25	10	41	1	9	37	50	0	0
A. Balston, ...	10	10	42	5	6	39	50	0	0
C. DaCosta, ...	10	1	50	25	10	42	50	0	0
E. Halford, ...	12	3	48	10	2	45	50	0	0
C. Ballands, ...	26	11	49	10	3	45	50	0	0
L. Kain, ...	22	1	47	14	4	45	50	0	0
A. Watson, ..	25	11	50	19	9	48	50	0	0
E. Horst, ...	28	12	50	24	1	50	50	0	0
J. O. Clark, ...	11	2	52	8	6	43	50	0	0
E. P. Rean, ...	29	2	55	4	8	52	50	0	0
E. Mayes, ...	17	5	55	22	6	54	50	0	0
D. Hickie, ...	18	11	55	6	6	44	50	0	0
E. Warde, ...	24	4	56	6	4	52	50	0	0
E. Baillie, ...	15	7	56	10	9	38	50	0	0
M. A. Rochfort, ...	20	8	56	15	7	42	50	0	0
L. M. Tronson, ...	30	10	56	22	8	49	50	0	0
M. Scott, ...	11	2	57	14	1	54	50	0	0
A. Corcoran, ...	13	5	57	1	8	55	50	0	0
A. Kitchen, ...	16	6	57	15	11	47	50	0	0
A. J. Vaughan, ..	27	11	57	6	6	55	50	0	0
C. Graham, ...	20	7	58	6	3	50	50	0	0
E. Radford, ...	28	1	59	6	5	58	50	0	0
E. Johnstone, ...	17	9	59	21	1	54	50	0	0
M. L. Smart, ...	27	6	60	14	4	60	50	0	0
C. Bradley, ...	28	9	60	2	12	56	50	0	0
M. Rutter, ...	17	8	61	21	9	40	50	0	0
E. Churcher, ...	16	8	61	1	12	54	50	0	0
E. Boaz, ..	14	10	61	10	3	52	50	0	0
H. M. Dyce, ...	3	12	61	17	7	56	50	0	0
H. Darby, ...	29	4	62	27	12	59	50	0	0
E. Powell, ...	7	8	61	22	5	38	50	0	0
E. Gartry, ...	9	9	62	3	9	59	50	0	0
L. Cantopher, ...	23	10	62	8	4	45	50	0	0
H. Wickham, ...	11	1	70	3	5	56	50	0	0
C. R. Sunder, ...	17	4	63	8	8	58	50	0	0
			Carried over, Rs.				8963	5	4

Names of Widows.		Date of admission to Pension.			Date of original Policy.			Monthly Pension.		
		D.	M.	Y.	D.	M.	Y.	Rs.	As.	P.
		Brought over, Rs. ..						8963	5	4
M. A. Harris,	...	11	5	1863	15	4	1848	50	0	0
M. DeCruz,	...	15	11	63	2	7	42	50	0	0
L. O. Ansted, (late Mrs. Judah) resumed,		26 3	2 6	47 64	5	4	42	50	0	0
J. S. Mann,	..	15	7	64	1	6	61	50	0	0
L. E. Grant,	..	5	10	65	14	4	63	50	0	0
C. M. M. Twentyman,	...	21	3	65	10	5	63	50	0	0
R. Galloway,	...	10	1	65	17	8	41	50	0	0
M. Parmer,	..	2	5	60	1	10	53	50	0	0
C. A. Byrne,	...	10	12	65	10	4	38	50	0	0
M. Barker,	..	30	8	65	7	6	52	50	0	0
E. B. Roer,	...	17	3	66	9	3	47	50	0	0
S. A. Molloy,	...	13	1	67	3	2	60	50	0	0
G. R. Maltby,	...	14	11	66	25	6	66	50	0	0
E. Bean,	..	14	11	66	28	10	44	50	0	0
A. Connor,	...	12	3	67	1	5	51	50	0	0
E. Hough,	..	5	4	67	17	6	45	50	0	0
A. Cleghorn,	...	5	5	67	8	11	66	50	0	0
H. B. Howell,	...	7	11	67	2	6	58	50	0	0
J. Rowe,	...	1	11	67	13	6	65	50	0	0
L. E. Bell,	...	5	5	67	1	8	63	50	0	0
M. A. Hunt,	...	6	8	68	12	5	64	50	0	0
C. M. Bartlett,	...	6	8	68	18	4	68	50	0	0
S. G. Crawford, (late Gordon) resumed		1 18	4 2	53 69	10	4	48	50	0	0
S. Fabian,	...	13	3	69	7	4	63	50	0	0
M. Mulheran,	...	25	3	69	19	2	51	50	0	0
M. G. Beanland,	...	12	7	59	10	3	58	42	0	0
S. Staines,	...	23	6	65	3	3	54	40	10	0
C. Livesay,	..	9	9	50	22	5	41	40	0	0
H. Templeton,	...	27	11	53	7	8	46	40	0	0
H. E. Baptist,	...	20	1	68	1	1	48	40	0	0
M. Clinger,	...	19	2	62	10	7	49	40	0	0
S. Potenger,	...	12	11	64	4	3	50	40	0	0
E. Butler,	...	23	11	66	13	4	56	40	0	0
E. Anthony,	...	14	3	70	4	1	67	40	0	0
J. G. McVicars,	...	1	9	48	23	6	37	33	5	4
M. S. Nixon,	...	12	5	57	21	3	40	32	0	0
		Carried over, Rs.						10641	4	8

Name of Widows.	Date of admission to Pension. D. M. Y.	Date of original Policy. D. M. Y.	Monthly Pension. Rs. As. P.
	Brought over, Rs.		10641 4 8
J. R. A. Stark, ...	17 6 1866	11 3 1860	32 0 0
A. M. Rebeiro, ...	9 4 67	3 7 56	32 0 0
J. Willisford, ..	16 1 69	1 5 62	32 0 0
M. E. Morgan, (late Mrs. O'Brien Smith) resumed,	23 2 64 27 6 69	14 7 55	32 0 0
C. Matthews, ...	25 8 42	17 1 42	30 0 0
A. Robertson, ...	16 10 53	26 11 46	30 0 0
S. M. Luckstedt, ..	4 12 56	2 9 45	30 0 0
E. Floyd, ...	21 12 66	6 12 50	30 0 0
M. C. DeCruze, ...	24 3 67	11 8 63	30 0 0
M. A. Brown, ...	9 4 67	1 5 55	30 0 0
M. A. Sargent, ...	3 5 58	28 12 50	30 0 0
A. Douglass, ..	7 12 64	18 3 45	30 0 0
A. M. Boelte, ...	5 10 64	15 1 61	30 0 0
E. Price, ...	10 7 51	26 2 44	25 0 0
E. Dublin, ..	26 6 67	3 12 62	25 0 0
M. H. Weguelin, ...	24 6 44	4 5 39	25 0 0
E. Willard, ...	29 8 48	15 10 44	25 0 0
B. J. Sinclair, ..	1 9 51	9 6 45	25 0 0
C. E. Russell, ...	4 12 52	23 7 46	25 0 0
E. S. Mispelaar, ...	12 7 52	18 1 49	25 0 0
E. Gardener, ...	30 4 55	24 7 38	25 0 0
H. Ward, ..	27 4 56	9 9 43	25 0 0
L. A. M. Kiernander, ...	18 10 57	17 6 45	25 0 0
R. Scott, ...	8 6 57	27 12 44	25 0 0
M. Lawrence, ...	28 6 57	10 8 40	25 0 0
C. Porteous, ...	10 7 59	28 11 50	25 0 0
E. E. Jahans, ...	9 11 60	2 11 47	25 0 0
M. Lucas, ...	13 6 62	3 8 53	25 0 0
D. Aire, ...	24 2 64	21 12 54	25 0 0
M. Shavier, ...	21 11 69	14 9 61	25 0 0
C. R. Rice, ...	24 6 60	3 2 59	20 0 0
E. S Graham, ...	16 11 60	14 4 45	16 12 9
C. R. Belletty, ...	27 6 54	6 4 42	16 0 0
L. W. Starling, (late Mrs. Gomess) resumed	3 5 63 12 2 69	14 1 53	16 0 0
A. U. Stuart, ...	10 9 61	3 1 51	12 0 0
	Carried over, Rs.		11545 1 5

The following Widows were admitted to benefit by the votes of Subscribers :—

Names of Widows.	Date of admission to Pension.			Date of original Policy.			Monthly Pension.		
	D.	M.	Y.	D.	M.	Y.	Rs.	As.	P.
	Brought over, Rs. ..						11545	1	5
H. M. Hudson, ...	12	3	1860	9	11	1846	100	0	0
B. Barnfield, ...	29	12	57	5	6	48	75	0	0
J. Davidson, ...	3	2	63	14	8	54	50	0	0
M. G. Dunlop, ...	8	7	63	29	7	62	50	0	0
E. Wray, ...	13	5	65	1	2	58	50	0	0
M. Douglass, ...	23	7	66	21	9	59	30	0	0
J. Urage, ...	25	4	64	11	1	48	25	0	0
M. E. McDonald, ...	3	8	57	4	2	50	16	0	0
	Total Rupees, ...						11,941	1	5
Names of Sons.									
J. D. Tulloh, ...	27	5	1869	3	11	1856	80	0	0
J. J. Peachey, ...	5	8	69	7	1	63	80	0	0
T. A. Peachey, ...	5	8	69	7	1	63	80	0	0
G. C. Peachey, ...	5	8	69	14	5	64	80	0	0
S. M. Medlicott, ...	9	5	66	24	8	60	80	0	0
P. B. Reid, ...	11	3	67	5	7	49	80	0	0
L. S. O'Flaherty, ...	26	11	67	1	6	61	80	0	0
J. N. Kavanagh, ...	19	10	68	18	12	60	60	0	0
G. M. Hewett, ...	2	4	57	4	8	52	50	0	0
A. M. Hewett, ...	2	4	57	10	1	54	50	0	0
L. Moravia, ...	1	5	59	10	3	55	50	0	0
T. L. O'Flaherty, ...	26	11	67	1	6	61	50	0	0
R. O'Flaherty, ...	26	11	67	1	6	61	50	0	0
T. C. J. Graham, ...	19	8	67	13	11	54	50	0	0
J. G. Kavanagh, ...	19	10	68	18	7	63	50	0	0
J. E. Crawford, ..	25	8	69	24	8	54	50	0	0
E. W. Crawford, ..	25	8	69	24	8	54	50	0	0
E. W. B. Handford, ..	29	4	70	23	7	66	50	0	0
W. W. Handford, ...	29	4	70	23	7	66	50	0	0
G. R Copping, ...	29	1	65	9	9	54	48	0	0
C. B. Lacey, ...	31	1	70	14	1	67	48	0	0
	Carried over, Rs.						1,266	0	0

Names of Sons.	Date of admission to Pension.			Date of original Policy.			Monthly Pension.		
	D.	M.	Y.	D.	M.	Y.	Rs.	As.	P.
			Brought over, Rs. ...				1,266	0	0
W. W. Lacey, ...	31	1	1870	14	1	1867	48	0	0
W. J. Pugh, ..	4	12	69	18	6	59	45	0	0
S. E. B. Turnbull,	27	2	69	22	2	68	40	0	0
D. R. G. Turnbull,							40	0	0
G. Wickham, ...	10	1	70	29	10	64	40	0	0
E. C. Rogers, ...	19	3	56	25	6	53	32	0	0
E. J. Double, ...	18	6	57	26	7	53	32	0	0
E. Corcoran, ...	13	5	57	1	8	55	32	0	0
J. F. Willisford, ...	16	1	69	1	5	62	32	0	0
W. T. Willisford, ..	16	1	69	1	5	62	32	0	0
E. A. Ross, ..	2	10	68	20	2	64	32	0	0
A. M. Sandeman, ...	28	12	68	26	9	64	32	0	0
C. E. Maltby, ...	14	11	66	25	6	66	30	0	0
E. R. Otto, ...	10	6	69	16	5	68	30	0	0
P. J. Otto, ...	10	6	69	16	5	68	30	0	0
T. A. Boaz, ...	14	10	61	20	2	55	25	0	0
J. A. Boaz, ...	14	10	61	20	2	55	25	0	0
J. R. Swinden, ...	9	1	63	2	6	56	25	0	0
J. Johannes, ...	23	4	64	21	7	60	25	0	0
C. R. Hudson, ...	7	2	69	17	12	57	25	0	0
W. H. V. Hudson, ...	7	2	69	20	4	61	25	0	0
P. G. Hudson, ...	7	2	69	20	4	61	25	0	0
W. P. Fabian, ...	13	3	69	7	4	63	25	0	0
H. R. Smith, ...	31	3	62	26	11	56	24	0	0
T. E. Andrews, ..	18	11	65	3	3	60	20	0	0
A. W. A. Baboneaux, ...	7	4	66	14	3	64	20	0	0
J. O. Lewis, ..	25	10	68	5	11	62	20	0	0
E. J. DeGruyther, ...	5	11	68	23	6	60	20	0	0
L. E. B. DeGruyther, ...	5	11	68	29	10	64	20	0	0
C. T. Templeton, ...	27	11	53	3	2	52	16	0	0
T. R. Rean, ...	29	2	55	10	4	54	16	0	0
J. E. Salder, ...	16	10	57	9	4	55	16	0	0
J. S. Johnstone, ...	17	9	59	17	12	57	16	0	0
J. Cockburn, ..	29	9	59	11	12	57	16	0	0
W. B. Cockburn, ...	29	9	59	11	12	57	16	0	0
P. M. Ball, ...	31	5	60	20	1	57	16	0	0
B. E. Smart, ...	27	6	60	14	4	60	16	0	0
W. E. Sanderson, ...	3	6	61	7	4	58	16	0	0
			Carried over, Rs.				2,261	0	0

Names of Sons.	Date of admission to Pension.			Date of original Policy.			Monthly Pension.		
	D.	M.	Y.	D.	M.	Y.	Rs.	As.	P
				Brought over, Rs. ...			2,261	0	0
L. E. Sanderson, ...	3	6	1861	20	3	1861	16	0	0
T. W. Read, ..	23	2	63	7	9	58	16	0	0
A. H. Read, ...	23	2	63	7	9	58	16	0	0
E. Smith, ..	24	2	64	3	2	59	16	0	0
W. H. Smith, ..	24	2	64	3	2	59	16	0	0
P. W. M. Robertson, ...	26	1	66	2	12	61	16	0	0
J. P. R. Stark, ...	17	6	66	14	5	60	16	0	0
W. E. Stark, ...	17	6	66	14	1	62	16	0	0
W. Cleghorn, ..	5	5	67	8	11	66	16	0	0
G. Cleghorn, ...	5	5	67	8	11	66	16	0	0
H. B. D. Green, ...	6	7	67	1	5	61	16	0	0
E. L. Hunt, ...	6	8	68	12	5	64	16	0	0
C. G. Hunt, ..	6	8	68	12	5	64	16	0	0
A. M. Butler, ...	23	11	66	8	10	53	12	0	0
G. M. Butler, ...	23	11	66	8	10	53	12	0	0
J O. Conlan, ...	30	5	68	7	7	60	12	0	0
R. J. Keirnander, ...	19	10	57	11	3	53	10	0	0
C. A. Swatman, ...	26	5	65	27	1	62	10	0	0
H. W. DeCruze, ..	24	3	67	11	8	63	10	0	0
G. F. E. Mumford, ...	28	12	61	9	2	57	8	0	0
J. A. Mumford, ...	28	12	61	9	2	57	8	0	0
The following Orphan was admitted to benefit by the votes of Subscribers:—									
R. C. Wray, ...	12	5	65	7	2	57	5	0	0
				Total Rupees, ...			2,556	0	0
Names of Daughters.									
T. O'Flaherty, ...	26	11	1867	1	6	1861	80	0	0
L. A. C. McDonald, ...	4	12	68	2	5	68	80	0	0
N. C. Macleod, ...	30	4	69	1	4	51	80	0	0
M. C. C. Macleod, ...	30	4	69	2	2	53	80	0	0
E. M. L. Baxter, ...	3	9	65	28	5	60	75	0	0
A. C. Kavanagh, ...	19	10	68	18	12	60	62	0	0
				Carried over, Rs.			457	0	0

Names of Daughters.	Date of admission to Pension.			Date of original Policy.			Monthly Pension.		
	D.	M.	Y.	D.	M.	Y.	Rs.	As.	P.
			Brought	over, Rs. ...			457	0	0
C. A. Maltby, ...	14	11	1866	25	6	1866	60	0	0
L. A. Peachey, ...	5	8	69	7	1	63	60	0	0
F. E. Hewett, ...	2	4	57	19	11	50	50	0	0
P. Andrews, ...	1	5	58	13	3	38	50	0	0
L. S. Lawson, ...	2	5	58	4	1	54	50	0	0
C. Eede, ...	13	7	62	7	8	48	50	0	0
M. E. Eede, ...	13	7	62	3	2	59	50	0	0
J. S. Stuart, ...	9	7	63	22	7	44	50	0	0
A. J. Stuart, ...	9	7	63	22	7	44	50	0	0
H. E. Stuart, ...	9	7	63	23	9	46	50	0	0
M Robinson, ...	28	8	63	1	12	60	50	0	0
C. S. Bradford, ..	13	10	67	11	8	46	50	0	0
H. G. Forder, ...	7	5	67	21	5	51	50	0	0
E. B. Forder, ...	7	5	67	15	2	63	50	0	0
E. C. Sandeman, ...	14	9	66	26	11	64	50	0	0
A. E Sandeman, ...	14	9	66	26	11	64	50	0	0
S. E. Graham, ..	19	8	67	27	7	61	50	0	0
E. Y. Kavanagh, ...	19	10	68	4	10	66	50	0	0
A. E. Handford, ..	29	4	70	23	7	66	50	0	0
E. F. Pugh, ...	4	12	69	6	9	55	45	0	0
E. J. Sutherland, ...	19	10	56	6	10	41	40	0	0
A. C. Reid, ...	11	3	67	20	8	52	40	0	0
T. Wyatt, ..	9	7	67	7	1	53	40	0	0
A. Wyatt, ...	9	7	67	9	2	57	40	0	0
M. A. Howell, ...	7	11	67	2	6	58	40	0	0
E. M. Howell, ...	7	11	67	23	7	64	40	0	0
M. E. G. Turnbull, ...	27	2	69	22	2	68	40	0	0
F. P. Hodges, ...	11	12	69	10	7	54	40	0	0
E. W. Hodges, ...	11	12	69	10	7	54	40	0	0
A. L. Wickham, ...	10	1	70	29	10	64	40	0	0
M. O'Brien, ...	11	5	60	15	1	57	33	5	4
S. M. Ryland, ...	1	5	53	1	6	37	32	0	0
A. A. Ryland, ...	1	5	53	20	8	38	32	0	0
A. M. Clapperton, ...	21	9	47	6	3	38	32	0	0
J. M. Clapperton, ...	21	9	47	6	3	38	32	0	0
J. O. Bell, ...	8	4	50	12	7	47	32	0	0
A. A. Welsh, ...	3	5	53	4	4	50	32	0	0
C. C. Johnstone, ...	11	2	55	3	2	38	32	0	0
E. M. E. Gardener, ...	30	4	55	24	7	38	32	0	0
			Carried over, Rs.				2,161	5	4

Names of Daughters.	Date of admission to Pension.			Date of original Policy.			Monthly Pension.		
	D.	M.	Y.	D.	M.	Y.	Rs.	As.	P.
	Brought over, Rs. ...						2,161	5	4
M. G. Rogers, ...	19	3	1856	25	6	1853	32	0	0
F Rogers, ...	19	3	56	10	9	55	32	0	0
E. A. Campbell, ...	3	3	57	8	11	52	32	0	0
L. K. Buch, ...	1	6	57	4	11	53	32	0	0
H, Robinson, ...	28	8	63	12	7	53	32	0	0
H. C. Campbell, ...	3	3	57	8	11	52	32	0	0
C. M. Campbell, ...	3	3	57	8	11	52	32	0	0
L. C. Johnstone, ...	11	2	55	3	2	38	32	0	0
H. G. Denham, ...	26	10	58	1	6	55	32	0	0
A. M. Denham, ...	26	10	58	1	6	55	32	0	0
A. C. Denham, ..	26	10	58	1	6	55	32	0	0
H. M. Parker, ...	26	6	58	14	7	55	32	0	0
J. M. Hill, ...	28	11	58	5	12	42	32	0	0
N. J. Hill, ...	28	11	58	5	12	42	32	0	0
F. A. B. Hill, ...	28	11	58	5	12	42	32	0	0
C. Radford, ..	28	1	59	6	5	58	32	0	0
C. M. Pemberton, ...	22	4	60	5	5	49	32	0	0
A. C. Pemberton, ...	22	4	60	17	6	56	32	0	0
L. K. Pemberton, ...	22	4	60	17	6	56	32	0	0
M. Rutter, ...	17	8	61	5	8	50	32	0	0
E. Rutter, ...	17	8	61	5	8	50	32	0	0
C. Daly, ..	29	9	62	7	1	53	32	0	0
H. K. Daly, ...	29	9	62	7	1	63	32	0	0
B. M. Daly, ...	29	9	62	2	6	56	32	0	0
L. A. M. Lonergan, ..	13	3	64	17	12	57	32	0	0
L. C. Mann, ...	15	7	64	20	5	63	32	0	0
E. G. Wiseham, ..	14	8	64	3	6	59	32	0	0
M. G. Wiseham, ...	14	8	64	18	8	60	32	0	0
C. J. Stark, ...	17	6	66	14	5	60	32	0	0
E. J. Carbery, ...	26	9	66	8	4	57	32	0	0
A. C. Carbery, ...	26	9	66	8	4	57	32	0	0
J. A. Hough, ...	11	3	67	12	6	50	32	0	0
E. S. Bean, ...	14	11	66	28	10	44	32	0	0
E. A. Bean, ...	14	11	66	12	6	50	32	0	0
A. R. Bean, ...	14	11	66	10	3	62	32	0	0
E. A. Ross, ...	2	10	68	20	2	64	32	0	0
A. M. Ross, ...	2	10	68	20	2	64	32	0	0
M A. Wickham, ...	10	1	70	3	5	56	32	0	0
H. E. Sandeman, ...	28	12	68	26	9	64	32	0	0
	Carried over, Rs.						3,409	5	4

Names of Daughters.	Date of admission to Pension.			Date of original Policy.			Monthly Pension.		
	D.	M.	Y.	D.	M.	Y.	Rs.	As.	P.
			Brought	over, Rs. ...			3,409	5	4
C. O. Sandeman, ...	28	12	1868	26	9	1864	32	0	0
K. M. Sandeman, ...	28	12	68	26	9	64	32	0	0
E. C. Baboneaux, ...	7	4	66	14	3	64	30	0	0
G. H. Maltby, ...	14	11	66	25	6	66	30	0	0
M. R. Bartlett, ..	6	8	68	18	4	68	30	0	0
A. Bartlett, ...	6	8	68	18	4	68	30	0	0
A. M. Otto, ..	10	6	69	16	5	68	30	0	0
E. G. Otto, ...	10	6	69	16	5	68	30	0	0
F. E. Otto, ...	10	6	69	16	5	68	30	0	0
H. T. Mackenzie, ...	30	7	60	12	11	57	25	0	0
E. M. Sanderson, ...	8	6	61	19	10	59	25	0	0
L. C. Sanderson, ..	8	6	61	17	4	58	25	0	0
M. E. O'Brien, ...	28	11	62	13	6	54	25	0	0
H. F. C. O'Brien, ...	28	11	62	12	3	56	25	0	0
A. M O'Brien, ...	28	11	62	3	2	59	25	0	0
M. O'Brien, ..	28	11	62	28	4	60	25	0	0
E. F. Swinden, ...	9	1	63	2	6	56	25	0	0
L. H. Harris, ..	11	5	63	15	12	58	25	0	0
E. M. Johannes, ...	23	4	64	21	7	60	25	0	0
A. G. P. Wall alias Hoff, ...	13	9	67	19	8	64	25	0	0
S. J. Dublin, ...	26	6	67	29	7	56	25	0	0
A. M. Hudson, ...	17	2	69	20	9	56	25	0	0
A. S. Fabian, ...	13	3	69	7	4	63	25	0	0
L. Cockburn, ..	27	12	51	8	9	46	24	0	0
S. E. Cockburn, ...	27	12	51	8	9	46	24	0	0
L. B. Cockburn, ...	27	12	51	8	9	46	24	0	0
R. A. Smith, ...	31	3	62	26	11	56	24	0	0
J. Strong, ..	26	3	53	19	10	46	20	0	0
J. C. Strong, .	26	3	53	19	10	46	20	0	0
L. A. Graham, ...	20	7	58	18	4	42	20	0	0
E. B. Ball, ..	31	5	60	22	7	59	20	0	0
A. E. A. Clinger, ...	19	2	62	18	6	58	20	0	0
E. H. Pereira, ...	2	6	64	29	3	58	20	0	0
G. L. Andrews, ...	18	11	65	3	3	60	20	0	0
L. M. Staines, ..	23	6	65	3	3	54	20	0	0
H. M. L. Lowrie, ...	24	6	65	23	5	56	20	0	0
G. E. Tydd, ...	26	9	66	25	7	54	20	0	0
L. E. DeGruyther, ...	5	11	68	29	10	64	20	0	0
R. G. DeGruyther, ...	5	11	68	1	9	49	20	0	0
				Carried over, Rs.			4,369	5	4

Names of Daughters.	Date of admission to Pension.			Date of original Policy.			Monthly Pension.		
	D.	M.	Y.	D.	M.	Y.	Rs.	As.	P.
			Brought	over, Rs. ...			4,369	5	4
J. Manuel, ...	22	3	1869	26	9	1867	20	0	0
M. G. Rebello, ...	10	4	70	21	6	56	20	0	0
E. C. Rebello, ...	10	4	70	21	6	56	20	0	0
E. M. Sturmer, ...	8	10	38	2	6	37	16	0	0
M. Sturmer, ...	8	10	38	2	6	37	16	0	0
C. S. Gould, ..	26	12	49	25	10	37	16	0	0
M. S. Byrn, ...	1	4	47	3	5	38	16	0	0
C. Crow, ...	27	4	47	21	1	39	16	0	0
A. C. Livesay, ...	9	9	50	5	5	49	16	0	0
E. George, ...	24	9	45	21	4	42	16	0	0
A. E. Clark, ...	11	2	52	9	11	50	16	0	0
C. J. B. Betts, ...	14	5	48	6	6	44	16	0	0
A. G. Poole, ...	19	12	50	6	9	44	16	0	0
A. F. Michael, ...	4	10	52	29	3	48	16	0	0
S. K. A. Henwood, ...	19	7	49	14	1	48	16	0	0
S. G. Gordon, ...	2	4	53	10	4	48	16	0	0
P. R. Gordon, ...	2	4	53	10	4	48	16	0	0
P. M. Roberts, ...	15	2	53	11	12	52	16	0	0
A. R. Belletty, ...	27	6	54	10	5	53	16	0	0
A. T. Rean, ...	29	2	55	10	4	54	16	0	0
M. C. F. Howe, ...	19	10	55	11	12	44	16	0	0
E. Hickie, ...	18	11	55	6	6	44	16	0	0
A. F. Dessa, ...	23	2	57	4	4	52	16	0	0
L. Thriepland, ..	7	6	57	15	1	55	16	0	0
M. Vaughan, ...	27	11	57	6	6	55	16	0	0
F. Wyatt, ...	9	12	57	25	1	47	16	0	0
R. Wyatt, ...	9	12	57	25	1	47	16	0	0
A. W. Kitchen, ...	16	6	57	5	5	55	16	0	0
A. L. Kitchen, ...	16	6	57	5	5	55	16	0	0
G. G. Collins, ...	12	5	57	15	11	47	16	0	0
E. E. DeRozario, ...	21	10	57	9	10	54	16	0	0
E. A. Johnstone, ...	17	9	59	17	12	57	16	0	0
M. E. Johnstone, ...	17	9	59	19	12	55	16	0	0
B. Rebello, ...	10	4	70	10	3	59	16	0	0
C. Rebello, ...	10	4	70	30	1	64	16	0	0
E M. Cockburn, ...	29	9	59	11	12	57	16	0	0
V. A. J. Darby, ...	29	4	62	27	12	59	16	0	0
M. A Darby, ...	29	4	62	27	12	59	16	0	0
E. F. Price, ...	22	7	62	15	10	52	16	0	0
			Carried over, Rs.				5,005	5	4

Name of Daughters.	Date of admission to Pension.			Date of original Policy.			Monthly Pension.		
	D.	M.	Y.	D.	M.	Y.	Rs.	As.	P.
	Brought over, Rs. ...						5,005	5	4
C. A. E. Sunder, ..	17	4	1863	7	8	1858	16	0	0
A. W. Sunder, ...	17	4	63	7	8	58	16	0	0
S. M. Read, ...	23	2	63	8	2	51	16	0	0
M. E. Read, ...	23	2	63	7	9	58	16	0	0
H. Galloway, ...	10	1	65	9	4	58	16	0	0
M. Herrold, ...	22	1	66	14	7	47	16	0	0
A. M. Robertson, ..	26	1	66	12	10	52	16	0	0
A. E. Robertson, ...	26	1	66	5	6	58	16	0	0
K. M. Hill, ...	13	5	65	26	11	56	16	0	0
A. M. S. Hill, ...	13	5	65	26	11	56	16	0	0
A. C. Rebeiro, ...	23	4	67	27	5	62	16	0	0
A. G. Rebeiro, ...	23	4	67	21	5	66	16	0	0
W. Cleghorn, ...	5	5	67	8	11	66	16	0	0
C. Cleghorn, ...	5	5	67	8	11	66	16	0	0
E. F. Lewis, ...	25	10	68	5	11	62	16	0	0
J. Lewis, ...	25	10	68	5	11	62	16	0	0
A. C. Lewis, ...	25	10	68	15	11	67	16	0	0
C. J. Conlan ...	30	5	68	7	7	60	16	0	0
A. H. Conlan, ...	30	5	68	7	7	60	16	0	0
M. J. Hunt, ...	6	8	68	12	5	64	16	0	0
E. A. Clark, ...	6	7	47	31	5	37	12	12	9
E. Cearns, ...	9	3	56	26	6	53	12	0	0
M. J. Kiernander, ...	19	10	57	3	5	51	10	0	0
R. V. DeLang, ...	28	11	62	19	8	62	10	0	0
E. A. Swatman, ...	26	5	65	27	1	62	10	0	0
M. R. Floyd, ...	21	12	66	8	3	51	10	0	0
G. G. Floyd, ...	21	12	66	4	12	51	10	0	0
H. Floyd, ...	21	12	66	5	10	53	10	0	0
E. C. DeCruz, ...	24	3	67	11	8	63	10	0	0
A. H. DeCruz, ...	24	3	67	11	8	63	10	0	0
A. E. G. Price, ..	10	7	51	29	4	47	8	0	0
A. F. C. Price, ...	10	7	51	24	2	44	8	0	0
E. J. Lawrence, ...	27	6	57	31	8	52	8	0	0
K. Rice, ..	24	6	60	3	2	59	8	0	0
The following girls were admitted to benefit by the votes of Subscribers:—									
O. C. Rodrigues, ...	12	8	66	19	2	63	16	0	0
C. E. Wray, ..	12	5	65	7	2	57	5	0	0
M. M. Wray, ...	12	5	65	7	2	57	5	0	0
	Total, Rupees,						5,488	2	1

The risks on the 30th April, 1870, as compared with the monthly subscriptions, are as follows :—

WIDOW'S FUND.

		Each per month.	Total per month.	Monthly subscription.
13	Assured at Rupees	200 0 0	2,600 0 0	930 0 0
1	" " "	167 0 0	167 0 0	45 12 0
1	" " "	170 0 0	170 0 0	55 0 0
44	" " "	150 0 0	6,600 0 0	2,367 5 3
1	" " "	140 0 0	140 0 0	48 5 6
1	" " "	130 0 0	130 0 0	46 1 0
8	" " "	125 0 0	1,000 0 0	346 13 0
3	" " "	120 0 0	360 0 0	113 8 0
1	" " "	110 0 0	110 0 0	34 14 0
195	" " "	100 0 0	19,500 0 0	7,060 10 6
1	" " "	88 0 0	88 0 0	30 5 0
1	" " "	90 0 0	90 0 0	27 10 0
2	" " "	83 5 4	166 10 8	48 2 0
1	" " "	83 0 0	83 0 0	28 2 0
1	" " "	84 0 0	84 0 0	33 7 0
22	" " "	80 0 0	1,760 0 0	709 2 9
26	" " "	75 0 0	1,950 0 0	686 9 0
6	" " "	70 0 0	420 0 0	141 3 6
1	" " "	64 0 0	64 0 0	21 14 0
1	" " "	68 0 0	68 0 0	33 2 0
22	" " "	60 0 0	1,320 0 0	466 3 0
2	" " "	55 0 0	110 0 0	36 3 0
1	" " "	52 0 0	52 0 0	19 7 0
248	" " "	50 0 0	12,400 0 0	4,509 3 9
2	" " "	45 0 0	90 0 0	37 8 0
1	" " "	42 8 0	42 8 0	15 0 0
1	" " "	42 0 0	42 0 0	16 13 0
31	" " "	40 0 0	1,240 0 0	479 8 0
1	" " "	38 0 0	38 0 0	21 9 0
1	" " "	37 0 0	37 0 0	11 8 9
2	" " "	36 0 0	72 0 0	32 10 0
7	" " "	35 0 0	245 0 0	91 6 0
1	" " "	34 0 0	34 0 0	13 1 0
2	" " "	33 5 4	66 10 8	24 13 0
11	" " "	32 0 0	352 0 0	120 15 0
35	" " "	30 0 0	1,050 0 0	414 11 6
1	" " "	28 8 0	28 8 0	9 13 9
46	" " "	25 0 0	1,150 0 0	425 0 4
1	" " "	24 0 0	24 0 0	11 9 0
15	" " "	20 0 0	300 0 0	110 2 8
1	" " "	17 0 0	17 0 0	6 4 0
1	" " "	16 10 9	16 10 9	6 7 0
1	" " "	16 10 8	16 10 8	5 1 0
12	" " "	16 0 0	192 0 0	79 15 0
6	" " "	15 0 0	90 0 0	33 14 0
1	" " "	11 13 4	11 13 4	4 3 1
4	" " "	10 0 0	40 0 0	17 8 0
787		Rupees, ...	54,628 8 1	19,828 4 4
Amount of additional Subscription charged under rule 22 of this Fund, ...				39 9 0
			Total Rupees, ...	19,867 13 4

CHILDREN'S FUND.

Boys.	Girls.	Total.		Each per month.			Total per month.			Monthly Subscription.		
51	22	73	at Rupees	80	0	0	5,840	0	0	1,440	11	0
4	5	9	"	75	0	0	675	0	0	183	8	0
2	0	2	"	70	0	0	140	0	0	32	2	0
1	3	4	"	65	0	0	260	0	0	86	12	0
1	1	2	"	64	0	0	128	0	0	36	12	0
16	6	22	"	60	0	0	1,320	0	0	342	0	0
79	125	204	"	50	0	0	10,200	0	0	3,049	1	0
3	7	10	"	48	0	0	480	0	0	134	11	0
1	0	1	"	44	0	0	44	0	0	9	14	0
0	1	1	"	41	10	8	41	10	8	13	1	0
1	0	1	"	41	0	0	41	0	0	8	5	0
51	72	123	"	40	0	0	4,920	0	0	1,445	13	6
1	0	1	"	36	0	0	36	0	0	15	1	0
11	6	17	"	35	0	0	595	0	0	165	14	0
83	107	190	"	32	0	0	6,080	0	0	1,793	14	6
25	32	57	"	30	0	0	1,710	0	0	483	5	0
1	0	1	"	28	0	0	28	0	0	5	10	0
0	1	1	"	27	8	0	27	8	0	10	10	0
39	55	94	"	25	0	0	2,350	0	0	693	5	6
4	12	16	"	24	0	0	384	0	0	121	13	0
1	0	1	"	22	0	0	22	0	0	2	14	0
80	141	221	"	20	0	0	4,420	0	0	1,358	8	3
124	217	341	"	16	0	0	5,456	0	0	1,591	8	9
3	4	7	"	15	0	0	105	0	0	27	6	0
3	2	5	"	14	0	0	70	0	0	19	7	0
5	5	10	"	12	0	0	120	0	0	29	0	0
17	28	45	"	10	0	0	450	0	0	123	15	0
11	16	27	"	8	0	0	216	0	0	56	8	0
0	2	2	"	6	0	0	12	0	0	4	2	0
9	5	14	"	5	0	0	70	0	0	19	12	0
2	5	7	"	4	0	0	28	0	0	7	9	0
629	880	1509		Rupees, ...			46,269	2	8	13,312	13	6

Amount of additional Subscription charged under rule 22 of this Fund, ...	14	0	0
Monthly difference of 1 Subscriber who refuses to pay higher rate as per Proposition III. of circular, dated 5th December, 1852, ...	4	1	6
Total Rupees, ...	13,330	15	0

ABSTRACT.

		Amount of Monthly Risks.			Monthly Subscription.		
787 Nominees on the Widows' Fund,	Rs.	54,628	8	1	19,867	13	4
1509 Nominees on the Children's Fund,	"	46,269	2	8	13,330	15	0
Total Rupees,		1,00,897	10	9	33,198	12	4

The following is a brief view of the state of the Widows' and Children's Fund as they stood respectively on the 30th April of each year.

WIDOWS' FUND.

At end of year.	No. of Subscribers.	Income from Subscriptions.	Income from Interest on accumulated balance of Widows' Fund.	Income from Interest on Reserve Fund (W. Branch.)	Total Income.	Pensions paid during the year	Abatement of Subscriptions from Interest on Reserve Fund, in this branch.	Proportion of charges of management debited to this branch of the Fund.	Accumulated balance.	Aggregate amount of sums assured.
1837-38	57	13,528	728	"	14,257	Nil.	"	189	12,415	33,764
1838-39	80	20,035	1,751	"	21,787	1,390	"	648	29,198	50,760
1839-40	99	25,685	3,034	"	28,720	3,069	"	562	50,579	66,416
1840-41	114	27,934	4,498	"	32,433	4,060	"	1,083	74,975	71,380
1841-42	154	35,544	6,406	"	41,950	3,756	"	1,213	1,00,760	91,732
1842-43	152	34,994	8,553	"	43,547	4,006	"	1,313	1,42,552	91,792
1843-44	154	35,936	10,630	"	46,566	8,861	"	1,200	1,77,179	93,432
1844-45	177	40,944	12,730	"	53,674	13,123	"	1,407	2,12,170	1,06,813
1845-46	190	45,514	14,963	"	60,477	17,121	"	2,232	2,49,389	1,18,609
1846-47	206	50,784	17,377	"	68,126	21,253	"	2,362	2,89,626	1,31,321
1847-48	232	57,177	20,011	"	77,188	25,021	"	2,353†	3,33,521	1,47,905
1848-49	251	61,127	22,680	"	83,808	27,646	"	5,300	3,78,009	1,58,227
1849-50	282	67,125	20,109	5,784	92,982	29,100	5,065	3,303	4,30,940	1,80,079
1850-51	300	72,275	19,971	8,700	1,00,946	34,861	8,532	4,035	4,78,702	1,97,251
1851-52	322	75,759	22,241	9,300	1,07,300	37,941	8,968	3,855	5,26,868	2,08,507
1852-53	352	80,528	24,687	10,200	1,15,415	39,309	10,784	3,866	5,82,048	2,23,543
1853-54	408	90,180	26,244	12,300	1,28,724	41,729	12,433	4,015	6,42,869	2,49,671
1854-55	422	95,291	27,138	15,286	1,37,715	44,715	15,327	4,331	7,07,507	2,63,263
1855-56	446	99,323	23,184	17,638	1,45,774	50,088	18,071	4,804	7,74,209	2,73,765
1856-57	478	1,08,317	33,066	17,638	1,59,611	55,658	20,339	5,787	8,42,391	2,99,535
1857-58	465	1,06,929	32,496	21,977	1,61,402	65,157	20,366	5,287	9,06,811	2,97,075
1858-59	509	1,23,291	37,983	21,084	1,82,358	71,921	19,073	6,083	9,85,389	3,38,712
1859-60	514	1,28,162	55,212	9,179	1,92,553	75,854	7,703	5,157	10,75,601	3,54,433
1860-61	527	1,31,481	60,695	9,723	2,01,899	81,144	10,062	5,213	11,25,682	3,63,658
1861-62	528	1,36,597	62,851	13,816	2,13,264	82,027	13,517	6,615	12,80,140	3,77,604
1862-63	558	1,46,711	66,141	17,098	2,29,950	86,521	18,209	6,948	13,88,551	4,06,776
1863-64	573	1,55,337	68,599	21,367	2,45,303	93,739	21,435	8,951	15,00,588	4,31,423
1864-65	591	1,64,149	72,832	24,922	2,61,903	90,758	25,317	7,583	16,30,097	4,52,957
1865-66	615	1,71,799	75,566	29,048	2,76,413	99,690	28,569	8,828	17,61,565	4,72,212
1866-67	648	1,85,194	74,446	36,123	2,95,763	1,10,411	35,461 } * 30,438 }	9,910	18,47,707	5,10,000
1867-68	701	2,02,066	83,394	35,736	3,21,196	1,20,122	36,132 } † 25,841 }	12,373	19,63,548	5,56,244
1868-69	740	2,18,612	93,388	34,005	3,46,005	1,25,839	35,279	11,218	21,23,541	6,03,630
1869-70	787	2,38,414	97,223	39,702	3,75,339	1,39,409	38,279	13,030	22,33,335	6,55,542

* This includes 1,500 Rupees paid to the Rev. T. Smith. † Divisible Surplus.

At end of year.	No. of Subscribers.	No. of Nominees on the Children's Fund.	Income from Subscription.	Income from Interest on accumulated balance of Children's Fund.	Income from Interest on Reserve Fund (C. Branch.)	Total Income.	Pensions paid during the year.	Abatement of Subscriptions from Interest on Reserve Fund, in this branch.	Proportion of charges of management debited to this branch of the Fund.	Accumulated balance.	Aggregate amount of sums assured.
1837-38	40	106	4,848	253	"	5,101	143	"	189	4,229	19,342
1838-39	63	147	6,960	565	"	7,525	1,416	"	648	9,418	27,840
1839-40	70	155	6,912	816	"	7,728	3,384	"	562	13,611	27,648
1840-41	84	167	11,841	1,215	"	13,093	4,234	"	1,082	20,860	34,800
1841-42	113	225	15,876	1,906	"	17,782	3,840	"	1,213	31,771	48,204
1842-43	117	233	16,696	2,673	"	19,369	4,759	"	1,313	44,559	49,568
1843-44	126	246	17,125	3,364	"	20,490	7,447	"	1,200	56,832	53,556
1844-45	146	298	21,501	4,210	"	25,712	8,607	"	1,407	70,179	66,852
1845-46	163	327	23,981	5,185	"	29,166	10,446	"	2,232	86,421	74,457
1846-47	165	371	27,017	6,247	"	33,265	12,305	"	2,362	1,04,129	83,781
1847-48	167	415	30,871	7,398	"	38,270	15,173	"	2,553	1,23,310	94,456
1848-49	176	450	33,971	8,643	"	42,615	16,755	"	3,800	1,44,061	1,06,152
1849-50	199	513	39,388	10,246	"	49,634	18,008	"	3,303	1,70,759	1,22,976
1850-51	214	561	43,666	12,008	"	55,674	19,589	"	4,035	2,00,141	1,36,248
1851-52	218	584	46,315	13,947	"	60,262	21,240	"	3,855	2,34,464	1,44,516
1852-53	229	600	49,144	16,213	"	65,357	23,352	"	3,866	2,70,223	1,52,748
1853-54	257	680	52,270	14,735	3,300	70,323	28,671	2,297	4,015	3,01,891	1,77,900
1854-55	277	741	57,597	17,044	3,300	77,941	29,690	2,595	4,331	3,40,879	1,95,888
1855-56	290	758	59,841	17,521	5,029	82,391	34,656	5,970	4,804	3,76,709	2,02,200
1856-57	322	841	66,504	19,907	5,029	91,440	39,874	6,615	5,787	4,14,889	2,23,024
1857-58	308	815	65,859	18,927	7,775	92,561	49,843	6,744	5,787	4,45,365	2,25,360
1858-59	330	877	71,904	21,408	7,514	1,00,826	56,473	7,734	6,083	4,82,119	2,52,980
1859-60	337	881	72,991	26,496	4,672	1,04,159	58,028	4,174	5,157	5,20,071	2,47,716
1860-61	356	953	81,573	25,800	7,814	1,15,187	61,346	7,696	5,213	5,60,612	2,74,555
1861-62	370	1,006	90,679	28,960	7,622	1,27,261	62,811	7,013	6,615	6,11,021	3,10,201
1862-63	403	1,061	1,01,717	33,819	6,492	1,42,028	64,871	6,130	6,948	6,73,527	3,54,301
1863-64	412	1,000	1,06,473	35,183	9,142	1,50,798	68,517	10,240	8,951	7,39,334	3,72,757
1864-65	428	1,166	1,16,511	34,186	14,540	1,65,237	67,650	15,167	7,563	8,12,045	3,93,337
1865-66	446	1,238	1,26,232	35,875	17,884	1,79,991	65,983	16,707	8,828	8,97,133	4,40,329
1866-67	462	1,318	1,35,892	36,011	23,132	1,95,035	68,043	21,803	9,910	9,89,833	4,76,473
1867-68	495	1,421	1,46,981	36,903	27,497	2,11,381	75,066	27,813 17,569 *	12,873	10,57,914	5,13,434
1868-69	514	1,434	1,50,155	40,586	28,881	2,19,622	78,152	30,706 12,294 *	11,218	1,46,582	5,24,317
1869-70	544	1,509	1,59,971	43,183	30,964	2,34,118	92,585	30,224 15,659	13,030	12,31,985	5,55,229

* Divisible Surplus.

The books, accounts and papers required to be submitted by Rule 48, are as usual, laid on the table.

In the Appendix will be found the Abstract Account from 1st May, 1887, to 30th April, 1870.

LIST OF SUBSCRIBERS

TO THE

WIDOWS' BRANCH

OF THE

UNCOVENANTED SERVICE

FAMILY PENSION FUND,

ON THE 30TH APRIL, 1870.

Adam, J.
Alexander, C. W. W.
Algie, J. M.
Allen, J.
Allnutt, C. H.
Alone, J.
Alone, W.
Amman, W. T. R.
Anderson, A.
Andrews, G. A.
Andrews, H.
Anley, G. A. D.
Anstin, T.
Antram, A. B.
Anthony, A.
Anthony, J. C.
Armstrong, C. M.
Armstrong, T. W.
Archer, F. E.
Arrow, J. G. E.
Arthur, R. J.
Atkinson, G. W. E.
Augier, J.
Augustine, J.
Avery, W.
Avery, W. P.
Ayres, P. B. C.
Babonau, T. W.
Bachman, J. G.
Bagley, G. W.
Baillie, W. R.
Baker, A.
Baker, C. G.
Baker, E. B.
Baker, J.
Bamber, H. J.
Bamber, H. W. J.
Bancroft, N. W. B.
Baptist, J.
Barnes, F.
Barr, G. E.
Barrow, H.
Barton, W. M.
Bathie, A.
Bayley, W. G.
Bean, L. B.
Beaumont, J. S.
Beckett, W. O. A.
Beddy, H. W.
Belchambers, J. H.
Bell, J. S.
Bell, W. O.
Belletty, F.
Belletty, M.

Belletty, N.
Belletty, R.
Bennett, W.
Beresford, W. J. C.
Berkeley, H. N. L.
Beverley, H.
Bickers, J.
Bignell, W. K. D.
Billings, C. H.
Bion, R.
Bird, S.
Biss, J. K.
Biss, R. L.
Blanchett, J.
Blanchett, T.
Blanford, H. F.
Blewitt, F. R.
Blewitt, H.
Blewitt, W. T.
Blunt, H.
Blunt, R.
Bolst, F. C.
Bolst, T. W. R.
Bolst, H. A.
Bolst, H. J.
Bond, F.
Bonifacio, C. S.
Bonifacius, A.
Bonnaud, C. C.
Bonnaud, G. H.
Boon, S. G.
Boyce, F. R.
Boyce, J. H.
Bowie, A.
Bowers, J.
Bower, R.
Bowser, H. C.
Bradford, G. A.
Branson, J. H. A.
Brennand, W.
Bridgnell, J.
Broadway, P. N.
Brockman, W. D.
Broderick, J. M.
Brooks, G.
Brooks, T. E.
Brown, H. A.
Brown, H. G.
Brown, T.
Brown, T. A.
Browne, B. R.
Browning, C. A. R.
Bruce, W. D.
Buchanan, W. J.
Burbank, C.
Burnham, R.
Butler, E. J.
Butterfield, J.
Butterwick, H. C.
Byrne, E. S.
Byrne, J. O.

Caddy, A. E.
Caddy, D. G.
Cameron, D. A.
Campbell, C. W.
Campbell, J.
Campbell, P.
Campbell, T. F.
Capon, W. A.
Cardew, F. C.
Cardozo, W.
Carleton, C. W.
Carnegy, P.
Carter, J.
Cartland, J.
Cashman, J. H.
Caspersz, C. P.
Caw, A.
Chambers, E.
Charde, E. L.
Charlton, J. L.
Christie, J.
Christie, J. T.
Clark, B.
Clark, D. S.
Clark, J.
Clark, W. (1)
Clark, W. (2) C. E.
Clark, W. G.

Clarke, H. H.
Clarkson, R.
Claxton, E.
Cline, E. A.
Cline, G. W.
Cockburn, J.
Coles, C. R.
Collie, H.
Collins, G. A.
Culloden, H. D.
Culloden, R. G.
Colthurst, J.
Connor, W.
Conroy, J. F.
Constantine, M.
Cooke, C. J.
Cooke, C. N.
Cooke, C. R.
Cook, J. E.
Cornabi, B. W.
Cornelius, J. E. F.
Cosserat, P.
Cotton, W. G. L.
Counsell, J. A. B.
Counsell, W.
Cowley, P. A. G.
Cox, F. H. C.
Cranston, J.
Crawford, J. A.
Crawley, T. L.
Crommelin, A. G.
Culbert, J. G.
Cunningham, A. C.
Cunliffe, R. H.
Cutter, O. T.

DaCosta, J.
DaCosta, S.
DaCosta, W.
D'Arcy, J.
Darwood, C.
Davey, W.
David, C.
Davidson, A. L.
Davidson, J. C.
Davies, D.
Davies, G.
Davies, H.
Davis, C. T.
Davis, J. H.
Davis, W. P.
Dawe, W. H.
Dean, E. J.
Deare, W. G.
D'Courcy, R.
DeCourcy, W. B.
D'Cruz, E
D'Cruz, H. J.
D'Cruz, J.
D'Cruz, J. J.
Deefholts, R.
Deighton, K. S.
DeLaNagerede, J. L.
Delmerick, J. G., Sr.
Delmerick, J. G., Jr.
DeMello, J. S.
DeMello, P. H.
DeMonte, F.
DeRosaire, M.
DeRozario, G.
DeRozario, W. C.
DeSouza, A. W.
DeSouza, G.
DeSouza, M.
Dalton, M. H.
Deane, J. R.
Dent, J. D.
Dillon, J.
Dodd, J. A.
Donough, T. A.
Dormieux, F.
Douglas, C.
Dove, C. K.
Dowling, G. A.
Driver, H.
Ducasse, C. E.
Duff, J. C.
Duhan, H. R.
Duke, W. A.
Dundas, D. W.

Dupeyron, E.
Dupuis, G. H.
Durand, J. H.
Dyson, J.
Dyson, T.

Eales, C.
Eastwood, C. W.
Eckford, G. H.
Eede, James,
Ellis, C. J.
Ellis, H. W. W.
Elson, S. R.
Evans, T.
Ewin, H. R.

Fagan, F. C.
Fairlie, R. A.
Farran, H.
Fenner, H. A. S.
Fennessy, J.
Fernandis, M.
Field, G.
Fink, R. A.
Fink, A. R.
Fitzpatrick, D.
Floyd, J. A.
Flyter, J. A.
Forbes, L. R.
Foster, F. J.
Foster, W.
Fountain, J. H.
Foy, E.
Fox, H. C.
Fox, H. E. B.
Fox, W. D.
Fox, W. G.
Francis, H.
Fraser, W. F.
Fritchley, J.
Finucane, W.

Gabriel, E.
Galiffe, J. F.
Gantzer, D. A.
Gantzer, N. J.
Garlah, T.
Gasper, A. S.
Gasper, M. S.
Gennoe, T. A. M.
George, R.
George, S.
Gibbon, J.
Gilbert, J.
Gill, P.
Glynn, W.
Goad, H. B.
Godfrey, E. B.
Godfrey, W.
Gomeze, R.
Gonsalves, J. W.
Gonsalves, W.
Gordon, B. D.
Gordon, J.
Gordon, W. E.
Goslin, G. A.
Goulding, J. F.
Gouldsbury, J. M. E.
Graham, C. J.
Graham, W. M.
Grant, J. G. G.
Graves, J. S.
Gray, C. J.
Gray, J.
Gray, J. A. S.
Greene, J. A.
Greenway, F.
Greenway, W.
Grose, C.
Gunn, J.
Guyther, H.

Hair, James,
Hall, F. E.
Hall, W.
Hamilton, J. M.
Hamilton, T.
Hampton, G. B.
Hampton, W. H.
Hannagan, J. S.

Harper, R.
Harraden, S.
Harrington, H. B.
Harris, A. S.
Harris, H. A.
Harris, M.
Harrison, J. F.
Harwood, W. L.
Haslett, W.
Hawes, C. W.
Hawkins, H.
Hankin, M. P.
Hawson, C. L.
Haygarth, C. S.
Hearne, J.
Heath, W. F.
Hennessy, J. B. N.
Hennessey, R. L.
Herbert, J. H.
Heron, L. P.
Heysham, H.
Heysham, W.
Hickie, M. C.
Hickey, W. R. G.
Hill, S. J.
Hill, T. C.
Hill, W. H.
Hills, H. H.
Hilton, H. C.
Hine, W.
Hoff, E. R. H.
Hoff, F. C. V.
Hoff, W. H.
Hogan, W. D.
Hollingbery, E. W.
Hopkins, J.
Hosmer, G.
Houghton, H. L.
Howard, W. J.
Howatson, W. E. B.
Howe, E. C.
Howe, H.
Howe, R. T. L.
Hudson, H. R.
Hunton, J. C.
Hutchinson, L. W.
Hutton, E.

Ince, J. C.
Ingels, H. V.
Inglis, J. W.
Ives, W. B. E.
Ivey, W.

Jackson, E. J.
Jahans, D.
Jahans, R. S.
Jahans, T. L.
James, A.
James, E. R.
Jardine, W.
Jarman, W.
Jeffroy, J. F.
Joakim, H. J.
Johnson, E. T. S.
Johnson, John.
Johnson, W. H.
Johnstone, A.
Johnstone, F. J.
Jones, A. D.
Jones, J. W.
Jones, W. H.
Joseph, C. B.
Joseph, C. H.
Joyce, W. B.

Kavanagh, T. H.
Keelan, H.
Kellner, E. W.
Kellner, G. F. W.
Kemp, A. G.
Kemp, W. T.
Kenay, T.
Kenyon, J. H.
Kerr, R. A.
Kiernander, C. R.
Kiernander, W. W.
King, H. O.
King, J.
King, W. A.

Kinsey, H. G.
Kirwan, D.

Lacey, J.
Lalbehari Day.
Lambert, J.
Lamory, T.
Lane, C.
Lane, W.
Langley, V. H. S.
Larymore, A. D.
Law, W. T.
Laycock, F.
Lea, R.
Ledlie, H. T.
Ledlie, T. C.
Leeds, H.
Lee, M.
Lefeuvre, L. F.
Leupolt, C. B.
Lennox, C. W.
Leslie, C. E.
Lethbridge, C.
Lewis, C. B.
Lincoln, F.
Lindsay, R. Æ.
Lindstedt, E.
Linton, J. H.
Lloyd, C. D. C.
Lloyd, R. A.
Login, T.
Longhurst, C. G.
Lowrie, J. W.
Luckstedt, P. A.
Lundie, H.

McArthy, C. D.
McBean, D.
McDonald, R. G.
McDonell, E.
McGeorge, H. J.
McGlone, H. J.
McGowan, J.
McGowan, W. H.
McGregor, W.
McIntyre, N.
McKenna, A.
Mackenzie, J.
Mackenzie, N. W.
Macnamara, T. J.
McReddie, G. D.
McLean, E.
McLeavy, H. B.
McLeavy, W.
Macleod, C. H.
Macleod, G. W.
Macleod, J.
McMillan, C. J.
Madge, G. H.
Madge, H. G.
Madge, T. A.
Madge, W. C.
Maelzar, J. G.
Mann, G.
Mann, H. C.
Manuel, H. T.
Manuel, J. A.
Marchant, S.
Marshall, F. C.
Martin, E. J.
Martin, H. A. C.
Martin, J. C.
Martin, R. L.
Martin, T. No. 1.
Martin, T. No. 2.
Martin, T. A.
Masters, E.
Mauger, D. F.
Mayho, T. J.
Medlicott, H. B.
Meik, J.
Mendies, J. C.
Mendies, L. A.
Meyer, G. H. T.
Metcalf, H. H.
Miller, C. E.
Miller, J. A. E.
Miller, T.
Milne, G. P.
Mitchell, J. M.

Moffat, E. W. D.
Moffet, J. G.
Moncrieff, R. S.
Moran, W.
Moore, F.
Moore, F. E.
Morgan, T.
Moss, T.
Moultrie, G. W.
Munro, H. B.
Murray, T.
Murphy, W.
Myers, J. E.
Mylan, J.

Namey, C. L.
Namey, J. P.
Naylor, H. U.
Neil, H. S.
Nelson, T. H.
Nestor, W. R.
Newman, F. A.
Newman, W. R.
Nicholetts, H. S.
Nicholls, W.
Nicolas, P.
Niderhaim, J.
Nunn, E. C.

Oakley, W. H.
O'Brien, P.
O'Connor, R. S.
O'Donel, J. H.
O'Dowda, D.
Ollenback, C. G.
Ollenback, J. L.
Oman, J. C.
Ord, J. K.
Ork, W. K.
Owen, W. L.

Palmer, D.
Palmer, E. H.
Palmer, W.
Parker, E. W.
Parkinson, W. E.
Parry, R.
Parry, W. E.
Parsons, E. W.
Patterson, W. H.
Patton, J. R. T.
Payne, H. W.
Payne, J. S.
Peake, G. C.
Peake, T.
Pearson, W. E. J.
Penhearow, D.
Penny, A.
Peppe, T. F.
Pereira, E. S. B.
Pereira, J. L.
Pereira, J. J.
Perry, C.
Peterson, J. F.
Phillips, C. A.
Phillips, G.
Phipps, A. L. E.
Pickard, J.
Piggot, J. S.
Plummer, J. L.
Pocock, R. J. M.
Pogson, W. R.
Poole, D. J.
Pope, J. F.
Porteous, C.
Porter, A.
Porter, W.
Potter, J. A.
Power, M.
Pratt, H. J. F.
Pratt, W. D.
Presgrave, D.
Priestley, C. W.
Price, C. E.
Pringle, J. R.
Pritchard, C. A.
Proeter, H. J.
Purves, W.

Randle, W. T.

Ravenscroft, H. B.
Ray, T. B.
Raynor, G.
Read, H.
Rebello, J.
Reed, J.
Reed, S.
Reed, W.
Rees, C. R.
Reily, J.
Renton, H. W. L.
Richards, H. S.
Ricketts, G. R.
Ricketts, G. W. L.
Ritchie, A. S.
Robertson, J. A.
Robinson, James.
Robinson, J. No. I.
Robinson, J. No. II.
Robinson, R.
Robson, W.
Rochfort, M. B.
Rocco, J.
Rodgers, S. C.
Rodrigues, D. E.
Rogers, G.
Rogers, J. K.
Rogers, W.
Ronaldson, H.
Ross, A. B.
Ross, G. G.
Ross, J. J.
Roussac, E. A.
Russell, A. M.
Russell, C. M.
Russell, W. A.
Ruth, W.
Ryell, E. C.
Ryland, W. H.
Ryper, H. F.
Ryves, F. J.

Sagriell, S.
Sandford, D. L.
Sanders, J.
Sanders, W.
Savi, J. D.
Scotland, W.
Scott, G.
Scott, J. M.
Scott, W. A.
Sevenoaks, W.
Shadwell, J. B.
Shaw, A. R.
Shelverton, C. J.
Shelverton, G. H. W.
Sheridan, P.
Sheriff, R. W.
Schneider, E. F. H.
Shiba Chunder Banerjea.
Suttleworth, E. J.
Simpson, J. N.
Slater, F. J.
Slym, M. J.
Sinclair, R.
Sinclair, S.
Sinclair, W.
Sinclair, W. G.
Skipton, D. P.
Smart, A. D.
Smylie, S. M.
Smith, A. J.
Smith, C. A.
Smith, C. R.
Smith, D.
Smith, E.
Smith, E. C.
Smith, G. F.
Smith, H. F. D.
Smith, H. M.
Smith, R. H.
Smith, S.
Smith, T.
Smith, W. (1)
Smith, W. (2) C. E.
Southby, J. G.
Spear, J.
Spears, R.
Spence, W. W.
Spencer, R. T.

Spurr, T.
Stack, O. S.
Stapleton, E. G. J.
Statham, J.
Steans, H.
Stephenson, J.
Stewart, C.
Stevens, H. W.
Storrow, E.
Stracey, P. E.
Strong, J. G.
Stuart, K. B.
Stuart, T.
Sturmer, A. J.
Sutherland, D.
Swiney, G. S.

Talbott, H. B.
Tapsell, H.
Tapsell, T. M.
Tate, E. C. J.
Taylor, J. No. 1.
Taylor, J. No. 2.
Teale, F. G.
Templeton, M. S.
Tyen, L.
Theobald, W.
Thomas, A. (1)
Thomas, A. (2)
Thomas, R. W.
Thomas, W. C.
Thomson, J. G.
Thomson, H.
Thomson, J. T.
Thompson, H. S.
Thompson, J. C.
Thompson, R. H. E.
Thompson, T. W.
Thorpe, D. B.
Thorpe, J. S.
Thwaytes, R.
Todd, J.
Truss, A. N.
Tucker, S. J.
Turnbull, A. H.

Twalling, J. W.
Tweedale, C. A.
Tweedie, T.
Twemlow, W.

Umbica Churn Roy.

Vanderputt, J. A.
Vankety, D.
Vanmilder, J.
Vanmilder, S.
Vanmilder, W.
Vaughan, J. D.
Vander-Beck, J.
Vere, F. W.
Vieux, E. T.
Vishnachunder Chatterjee.
Vivian, G. W.
Vogel, S. A.
Vaughan, C. F.

Wade, W.
Wakefield, G. E.
Walker, C.
Wallis, C. B.
Ward, J. R.
Warman, E.
Watkins, F. A.
Watkins, R.
Watkins, W. H.
Watson, H. W. A.
Watson, James.
Watters, J. D.
Watts, E. R.
Weathrall, H. M.
Webb, C. E. H.
Wells, T. W.
Weston, John.
Wheeler, J. T.
White, H. F.
White, W.
Williams, J. W.
Whitten, A. J.
Whittenberry, A. P.
Wiggins, G.

Wilkie, J. H. B
Wilkins, H.
Wilkinson, W. H.
Wilmot, C. H. L. W.
Willaume, T. W. S.
Willmot, E.
Wilson, A. J.
Wilson, A. B.
Wince, J.
Windle, J. A.
Wintle, C. F.
Wittinbaker, M.
Wood, B.
Wood, C.
Wood, D.
Wood, J.
Wood, O.
Woodford, C. O.
Woodrow, H.
Wollaston, A. W.
Wollen, C. W.
Wordsworth, W. D. C.
Wray, C. G.
Wright, G. A.
Wright, J. W.
Wright, S.
Wright, W.
Wylie, M.

Yeoward, G.
Younan, A.
Younan, J.
Young, R. J.
Young, W.

LIST OF SUBSCRIBERS

TO THE

CHILDREN'S BRANCH,

OF THE

UNCOVENANTED SERVICE

FAMILY PENSION FUND,

ON THE 30TH APRIL, 1870.

Adam, J.
Alone, John.
Alpin, W. T.
Amman, W. T. R.
Anderson, A.
Andrews, G. A.
Antram, A. B.
Anthony, A.
Archer, F. E.
Armstrong, C. M.
Arthur, R. J.
Avery, W.

Bagley, G. W.
Baker, A.
Baker. C. G.
Baker, E. B.
Bamber, H. J.
Baness, J. F.
Baptist, J.
Barber, L.
Barnes, J. E.
Barr, G. E.
Bayley, T. W.
Bean, L. B.
Beaumont, J. S.
Behrendt, C. A. J.
Belchambers, J. H.
Bell, J. S.
Bell, W. O.
Belletty, F.
Belletty, M.
Belletty, N.
Belletty, R.
Bennett, J. R. B.
Berkeley, H. N. L.
Beresford, W. J. C.
Berrill, J. M.
Beverley, H.
Bickers, E.
Bickers, J.
Billings, C. H.
Bird, S.
Black, J.
Blanford, H. F.
Blanchett, J.
Blewitt, H.
Blewitt, W. T.
Bolst, H. A.
Bolst, T. W. R.
Bolst, W. H.
Bonnaud, C. C.

Bond, A.
Bond, F.
Bonifacius, A.
Boon, S. G.
Bourillion, A.
Bowser, H. C.
Boyce, J. H.
Braddon, E. N. C.
Brennand, W.
Bridgnell, J.
Brockman, W. D.
Brooks, G.
Brooks, R. T.
Brown, H. A.
Brown, T. A.
Browning, C. A. R.
Buchanan, W. J.
Burr, K.
Butler, E. J.
Butterwick, H. C.
Byrne, E. S.
Byrne, J. O.

Campbell, C. W.
Campbell, J.
Campbell, P.
Campbell, T. F.
Cardew, F. C.
Cardozo, W.
Carleton, C. W.
Carter, James.
Cashman, J. H.
Caspersz, C. P.
Caw, A.
Charde, E. L.
Charlton, J. L.
Chisholm, R. F.
Christie, J. T.
Chopin, J.
Clark, B.
Clark, D. S.
Clark, J.
Clark, W. H.
Clark, W. No. 1.
Clark, W. No. 2. C. E.

Claxton, E.
Cockburn, J.
Coles, C. R.
Coleston, S.
Collet, G. S.
Collie, H.
Collins, G. A.
Colthurst, J.
Connor, W.
Conroy, J. F.
Cooke, J. E.
Cornabi, B. W.
Cornelius, J. E. F.
Cosserat, J,
Cosserat, P.
Counsell, J. A. B.
Counsell, W.
Cranston, J.
Crawford, J. A.
Crommelin, A. G.
Culbert, J. G.
Culloden, R. G.
Cunliffe, R. H.

DaCosta, J.
DaCosta, S.
DaCosta, W.
D'Arcy, J.
Davies, D.
Davis, J. H.
Davis, W.
Davey, W.
Dean, E. J.
D'Courcy, R.
D'Cruz, H.
D'Cruz, J.
D'Cruz, J. J.
Deighton, K. S.
Delmerick, J. G., Jr.
DeMello, C. H.
DeMello, P. H.
DeRozario, F. M.
DeRosaire, M.
DeSouza, A. W.
DeSouza, M.

Dessa, G. H.
Dillon, J.
Dodsworth, W. T.
Dormieux, F.
Dove, C. K.
Driver, W. G.
Duhan, H. R.
Dundas, D. W.,
Dunne, C. A.
Dupeyron, E.
Dyer, J.
Dyson, T.

Eales, C.
Eastwood, C. W.
Evans, T.
Ewin, H. R.

Fallon, S. W.
Fenner, H. A. S.
Fennessy, J.
Fink, R. A.
Fink, W. C.
Fitzpatrick, D.
Floyd, J. A.
Forbes, L. R.
Foster, F. J.
Fox, H. C.
Fox, W. D.
Fox, W. G.
Francis, H.
Fritchley, J.
Frost, W. H.
Finucane, W.

Gabriel, E.
Galiffe, J. F.
Gantzer, D. A.
Gantzer, N. J.
Garlah, T.
Gasper, A. S.
Gasper, M. S.
Gennoe, T. A. M.
George, D.
George, S.

Gibbon, J.
Glynn, W.
Gomeze, R.
Godfrey, E. B.
Gonsalves, J. W.
Gordon, A. R.
Gordon, D. B.
Gordon, J.
Gordon, J. M.
Gordon, W. E.
Grant, G. W.
Graves, J. S.
Gray, C. J.
Green, H. T.
Greene, J. A.
Greenway, F.
Gregory, J.
Gregory, T., Jr.
Gregory, W.

Hall, W.
Hampton, W. H.
Hanby, E. T.
Harper, R.
Harraden, S.
Harrington, H. B.
Harris, A. S.
Harris, H. A.
Harwood, W. L.
Haslett, W.
Hawkins, H.
Haygarth, C. S.
Hearne, J.
Heberlet, J. A.
Heberlet, J. H.
Heyman, J. S.
Heysham, H.
Heysham, W.
Hickey, W. R. G.
Hickie, C. J.
Hickie, E.
Higgins, J.
Hill, S. J.
Hill, T. C.
Hill, W. H.

Hilton, H. C.
Hine, W.
Hoff, E. R. H.
Hoff, W. H.
Hogan, W. D.
Hollingberry, E. W.
Hopkins, J.
Hoskins, C.
Howe, H.
Howe, R. T. L.
Hudson, C. K.
Hudson, H. R.
Hunton, J. C.

Ingels, H. V.
Inglis, J. W.
Ives, W. B. R.

Jahans, R. S.
James, A.
James, J. O. N.
James, W. R. N.
Jarman, W.
Jefferies, C. R.
Jeffroy, J. F.
Joakim, H. J.
Johnson, E. T. S.
Johnson, James.
Johnson, W.
Johnson, W. H.
Johnstone, F. J.
Jones, A. D.
Jones, T.
Jones, W. H.
Jones, W. R. S.
Jore, C. E.
Joyce, W. B.

Kavanagh, T. H.
Keelan, H.
Kellner, E. W.
Kellner, G. F. W.
Kelly, W.
Kemp, W. T.
Kenay, T.
Kenyon, J. H.
Kerr, J.
Kerr, R. A.
Kiernander, C. R.
Kiernander, G. H.
Kiernander, W. W.
King, A.
King, H. O.
King, J.
King, R.
King, W. A.
Kraal, W. A.
Krishna Mohun Banerjea.

Lacey, J.
Lalbehari Day.
Lamory, T.
Lane, C.
Langley, V. H. S.
Larymore, A. D.
Lawrence, H. D.
Lea, R.
Ledlie, H. T.
Leeds, H.
Lefeuvere, L. L.
Lemeur, C. P.
Lethbridge, C.
Lewis, C. B.
Lincoln, F.
Lindsay, R. Æ.
Linton, J. H.
Little, M.
Livesay, C. E.
Login, T.
Louis, J. A. H.
Lowrie, J. W.

McArthy, C. D.
McConnell, J. F.
McCullagh, W.
McDonell, E.
McGowan, J.
McGowan, W. H.
Macbride, J. J.
Mackenzie, James.

Mackenzie, K.
Mackenzie, N. W.
McIntyre, N.
McLeavy, H. B.
McLeavy, W.
Macleod, C. H.
Macleod, G. W.
Macleod, J.
McMillan, C. J.
Macnamara, T. J.
McReddie, G. D.
Madge, D. W.
Madge, G. H.
Madge, T. A.
Maelzer, J. G.
Merces, F. A. D.
Mann, G.
Manisty, J. F.
Marchant, S.
Marshall, F. C.
Marston, S. E.
Marten, H. A. C.
Martin, E.J.
Martin, John.
Martin, R. L.
Martin, T. No. 1.
Martin, T. No. 2.
Martindell, T. G.
Masters, E.
Mauger, D. F.
Meyer, G. H. T.
Mayho, T. J.
Medlicott, H. B.
Medlycott, A. E.
Meik, J.
Mendies, J. C.
Mendies, L. A.
Metcalfe, H. H.
Moncrieff, R. S.
Moran, W.
Moultrie, G. W.
Murray, T.
Mylan, J.

Namey, C. L.
Namey, J. P.
Naylor, H. U.
Nestor, W. R.
Newman, F. A.
Newman, W. R.
Nicholls, W. W.
Nicholson, R.
Nixon, A. T.
Nunn, E. C.

O'Brien, P.
O'Donel, J. H.
Ollenback, C. G.
Oliver, T.
Oman, J. C.
Owen, W. L.

Palmer, D.
Palmer, W.
Panioty, D.
Parry, J. C.
Parry, R.
Parsick, N.
Parkinson, W. E.
Parsons, E. W.
Patterson, W. H.
Patton, J. R. T.
Payne, H. W.
Payne, J. S.
Pearson, W. E. J.
Penn, J. H.
Pereira, E. S. B.
Pereira, J. L.
Peterson, J. F.
Phillips, A.
Phillips, C. A.
Pickard, J.
Plummer, J. L.
Pocock, J.
Pogson, W. R.
Pope, J. F.
Porteous, C
Porter, A.
Porter, W.
Power, M.

Pratt, W. D.
Presgrave, D.
Price, G.
Priestley, C. W.
Prince, J.
Pringle, J. R.
Pringle, W. H.
Pritchard, C. A.
Purchase, R. W.
Purves, W.

Randle, W. T.
Ravenscroft, H. B.
Raynor, G.
Ray, T. B.
Read, H.
Rebeiro, J.
Rees, C. R.
Reily, J. H.
Richardson, E.
Ricketts, G. W. L.
Ricketts, G. R.
Robberds, F. W.
Robertson, C.
Robinson, John. Revd.
Robinson, J. Jr.
Robson, W.
Rodgers, S. C.
Rodrigues, D. E.
Rogers, G.
Rogers, J. K.
Ronaldson, H.
Ross, J. J.
Rossenrode, W. C.
Rostan, W. B.
Roussac, E. A.
Russell, W. A.
Ryland, W. H.
Ryper, H. F.
Ryves, F. J.

Sagriell, S.
Sanders, J.
Schneider, E. F. H.
Scotland, W.
Scott, W. H.
Scott, C. J.
Seymour, C. C.
Shadwell, J. B.
Shaw, A. R.
Shaw, J. C.
Shelverton, C. J.
Shelverton, G. H. W.
Sheriff, R. W.
Shiba Chunder Banerjee.
Shuttleworth, E. J.
Simpson, J. N.
Sinclair, R.
Sinclair, W. G.
Slym, M. J.
Smart, A. D.
Smart, R. B.
Smith, A. J.
Smith, C. A.
Smith, E.
Smith, E. C.
Smith, H. F. D.
Smith, R. H.
Smith, W. No. 2.
Sneddon, A.
Spears, R.
Spence, W. W.
Statham, J.
Stevens, H. W.
Stevens, W.
Storrow, E.
Strong, J. G.
Stuart, K. B.
Stuart, G. W.
Stuart, T.
Sturmer, A. J.
Sullen, S.
Sutherland, D.

Talbot, H. B.
Tate, E. C. J.
Templeton, M. S.
Theobald, W.
Thomas, A. (1)
Thomas, A. (2)

Thompson, F. J.
Thompson, H. S.
Thompson, J. C.
Thomson, J. T.
Thornton, J.
Thorpe, D. B.
Thorpe, J. S.
Thwaytes, R.
Treherne, F. H.
Trotter, R. H.
Truss, A. N.
Turnbull, A. H.
Twalling, J. W.
Tweedie, T.
Twemlow, W.
Tyson, P.

Umbica Churn Roy.

Vander-Beck, J.
Vanderputt, J. A.
Vanmilder, S.
Vaughan, C. F.
Vaughan, J. D.
Vere, F. W.
Vieux, E. T.
Vishna Chunder Chatterjea.
Vivian, G. W.

Wakefield, G. E.
Walker, J. H.
Walker, R. H.
Waller, G. D. J.
Wallis, C. B.
Ward, J. R.
Warwick, B.
Watkins, R.
Watson, J.
Webb, C. E H.
Welner, G. F.
Weston, J.
White, H. F.
Whittenberry, A. P.
Williamson, F. R.
Wilkinson, W. H.
Wilson, A. B.
Windle, J. A.
Wince, J.
Wintle, C. F.
Wittinbaker, M.
Wood, B.
Wood, C.
Wood, O.
Wood, T. E.
Woodford, C. O.
Wollen, C. W.
Wordsworth, W. D. C.
Wright, S.
Wright, W.
Wylie, M.

Younan, A.
Young, R. J.
Young, W.

RULES

OF THE

UNCOVENANTED SERVICE

FAMILY PENSION FUND.

1. That the Fund be designated THE UNCOVENANTED SERVICE FAMILY PENSION FUND.

2. That the object of this Fund be to provide for the maintenance of the Widows and Children of those who shall subscribe to it, on the terms and conditions specified below, or such others as may be determined upon by the Subscribers, or a majority of them.

3. That all Christian men in the Uncovenanted Service of Government in the Presidency of Fort William* in Bengal, including Section Writers and Uncovenanted Pensioners, not being under the age of 18, or above the age of 70, are eligible as Subscribers.

4. That Bachelors and Widowers in the Uncovenanted Service of Government in the Presidency of Fort William who may contribute to the Fund, shall be considered as Donors; but in the event of their subsequently becoming Subscribers, such donations shall be adjusted to their credit with reference to age and the amount of annuity required.

5. That the Fund shall be under the patronage of the Governor-General of India.

6. That the management of the Fund shall be vested in a Committee of 13 Directors; three Members of the Committee to go out annually by rotation, and three others to be elected in their stead at the Annual General Meetings. The Members going out shall not be eligible for re-election, until after the expiration of one year. Non-resident Subscribers to have the right to vote by proxy at such annual elections. The Directors shall have power to fill any vacancies that may occur among their number between the Annual Meetings.

* The term "Fort William" is held to include all the Provinces in India except those under the Governments of Madras and Bombay.

7. That the Directors meet for the despatch of business at least once every month, and that five form a quorum.

8. That the Directors appoint a Secretary and an Accountant and Collector, who shall keep proper books of record and account, and be generally subject to their control and direction.

9. That the Directors appoint two Auditors, to be selected from among the Subscribers to the Fund, and that their offices be considered vacant after every twelve months; past Auditors being eligible to re-election. In the event of the election falling on a Subscriber in the direction, he shall be required to vacate his seat in the Management.

10. That all books, proceedings, and accounts of the Fund be open to the inspection of Subscribers at all business hours, but that no documents or copies of documents be permitted to be taken away without the permission of the Directors.

11. That the Secretary circulate immediately among the Directors any important papers that he may receive, and also submit them with all other documents, at the next Meeting of the Directors. Minutes of proceedings to be authenticated by the Directors present at every Meeting.

12. That all monies belonging to the Fund shall be drawn from the General Treasury of the Bank of Bengal by drafts signed by two Directors, the Accountant and Collector, and the Secretary, which drafts shall specify the purpose for which the money drawn is required.

13. That an account be opened with the Bank of Bengal in the name of the Directors; and that all monies, received by the officers of the Fund, be sent in daily to the Bank. At the end of every fortnight, the accumulation shall be transferred to the General Treasury of the Bank of Bengal by cheque signed by the Accountant and Collector, the Secretary and two Directors.

14. That all drafts to meet the liabilities of the Fund, shall be in favour of the Bank of Bengal, and all payments on account of the Fund shall be made by cheques on the said Bank signed by the Accountant, and Collector, the Secretary and two Directors.

15. That the payments for securing annuities be regulated according to the rates laid down in Tables A I, A II, B I, B II, C I, and C II; payments for present risks to be undisturbed, payments for future risks being regulated by the rates laid

down in Tables A II, B I, B II, and C II. That the utmost amount of pension which can be secured for a Widow shall be Rs. 200 per mensem. That the utmost amount of pension which can be secured for each Child shall be Rs. 80 per mensem. That the maximum aggregate amount of pension which can be secured for the Children of one father shall be Rs. 300 per mensem. Provided that the aggregate amount of pensions which shall be secured for the daughters of one father, shall not at one time exceed Rs. 200 per mensem. Provided, further, that in no case shall the maximum aggregate amount of annuities for Widows and Children depending on one life at any one time exceed Rs. 400 per mensem.

16. That fathers be allowed to subscribe for annuities for daughters above the age of 34, and for daughters who may be afflicted with mental or severe bodily infirmity which renders them ineligible for marriage, and for widowed daughters who may not already be incumbents on the Fund; also for boys who may be labouring under mental or bodily infirmity which incapacitates them from earning their livelihood, at the same rates of subscription, under the existing Rules of the Fund, as are required by the Tables A I and A II for a wife of the same age; the charge, however, for a nominee under the age of 18, to be taken at the rate for 18, but that the amount of annuity shall not, in any case, exceed the prescribed limit for the Children's Fund.

17. That in paying the rates of subscription under Tables A I, A II, B I, B II, C I, and C II, the age of the Subscriber shall be taken at the birthday nearest to the date of his application, and that of the nominee at the birthday preceding the date of application.

18. That all applications for admission as a Subscriber, shall be accompanied by a Statement, a Medical Report, Solemn Affirmation, and Certificate from a friend according to Forms A, B, C, D, and E; the Medical Certifying Officer must be in possession of a diploma under which he may legally practise; and the Solemn Affirmation shall be made before a Magistrate or other Officer exercising judicial powers, or before a Director of the Fund.

19. That every intending insurer shall, in the first instance, apply to the Secretary of the Fund for the needful application papers, stating at the same time the name and address of the Medical Officers, whose testimony it is intended to offer. The Secretary shall then forward the form of Certificate (C) to such

officer, or to any other medical gentleman whom the Directors may desire to consult, the rest of the application papers (A, B, D, and E) being forwarded direct to the applicant. The medical report and personal affirmation should bear the same date; but when this is impracticable, the affirmation may be made at any interval not beyond three days after the date of the medical report. The letter of application (A) bearing even date with the affirmation (D), and accompanied by not less than one month's subscription, or proof of payment of one month's subscription, shall be returned within two days thereafter to the Secretary of the Fund; if delayed beyond that period, a fresh medical report and affirmation will be required.

20. That the Directors shall be at liberty to refuse admission to an applicant without assigning any reason.

21. That a party who has, at any time, been afflicted with insanity, shall not be admitted as a Subscriber, although his general physical health may not have been affected thereby, and although a medical man may pronounce him to be a good life.

22. That when application is made for admitting a life exposed to more than ordinary hazard, but otherwise good, and in cases where a Subscriber shall enter into or engage in any hazardous service or employment, an augmented rate of subscription will be charged, proportioned to the increased risk, which will be regulated by the Directors, with reference to the circumstances of the case.

23. That to entitle a party to the annuity or increased annuity subscribed for, full six months' subscription must have been received. In the event of a Subscriber dying before he shall have paid up the full sum, the amount required to make up the deficiency, shall be deducted from the annuity payable to his nominees.

24. That an Entrance Certificate according to form F, after being duly entered on the records of the Fund, shall be granted to each Subscriber on his admission.

25. That mere payment of money shall not, in the event of lapse, entitle parties to the benefits of the Fund, as in order to the validity of their claims, the usual Entrance Certificate must have been executed, the date of which document shall constitute the date of the admission of an applicant, provided he was in existence on that date.

26. That a Subscriber wishing to increase the recorded pro-

vision for his family, or to provide for his wife or any children not already on the Fund, shall, in all respects, conform to the rules and comply with the forms prescribed for observance in cases of original application for admission.

27. That a Subscriber shall be at liberty, on application, to decrease the recorded provision for his family.

28. That in every case of admission or of increased provision, the subscription shall be computed from the 1st day of the month in which such entrance or increase may be effected. All reductions in the recorded provision shall take effect from the 1st day of the month following that in which application shall be made.

29. That if the connection of Subscriber with the service of Government shall cease, he shall, nevertheless, be considered a Member of the Fund, and be entitled to increase or decrease the recorded provision for his family, and otherwise to extend or renew his interest in the Fund at any subsequent period, subject to the rules and conditions prescribed for observance in cases of original application for admission.

30. That all subscriptions are due and payable in advance on the first day of every month for the current month. Non-payment of such subscription, until midnight of the last day of such current month, shall, in the event of the death of the Subscriber, render void all claims of his family to benefit from the Fund; and non-payment for three months from the day on which subscription became due and payable as aforesaid, shall subject the Subscriber to be struck off the Fund, with forfeiture, in both cases, of all past payments.*

31. That so long as subscription-money shall continue to be paid, whether by the party subscribing or any other, the interest of parties registered upon the books of the Fund, shall be maintained.

* A dies either on the 1st or 30th of September, or on any day between the 1st and 30th September, leaving his subscription for September unpaid; in this case his family reaps the benefit of the Fund after deduction of the subscription for September.

B dies on the 1st of October, say at five minutes after midnight, or on any day subsequent to this date, leaving his subscription for September unpaid. In this case his family will have no claim on the Fund.

A or B being alive, leaves his subscription for September unpaid up to the expiration of November following. In this case he forfeits all claims and ceases to be a Member of the Fund at midnight of the 30th November.

32. That all monies or remittances received on account of Entrance subscription by either the Secretary or the Accountant and Collector, be immediately acknowledged in the Form G, to be countersigned by a Director.

33. That the Form of receipt H, be adopted by the Accountant and Collector for all monthly subscriptions paid to him direct, such receipt to be countersigned by the Secretary and a Director of the Fund.

34. That no receipt for subscription paid, or acknowledgement for money received, be deemed valid, unless it bears the signature of a Director in addition to that of the Secretary or the Accountant and Collector to the Fund.

35. That a valuation of the assets and liabilities of the Fund, both in the Widows' and Children's branches, shall be made annually by a competent Actuary.

36. That the surplus-capital existing at the date of such valuation, shall form a Reserve Fund, to be held available, at the decision of the Subscribers, for any pecuniary emergency that may arise.*

37. That the interest arising from such Reserve Fund, shall be available for reduction of subscriptions.

A.

* I. That so much of the Reserve Fund, as may equal the excess of the accumulated balance over two-thirds of the liabilities of the Fund on the 1st May of each year, shall be considered as a divisible surplus to be applied in reduction of subscriptions for the ensuing year; and that all Subscribers, who on or before the 30th April of each year shall have completed three years' consecutive payments according to the Tables in force for the time being, shall be entitled to share in the reduction in the following ratio:—

3 years and not exceeding 6 years				.....	1 share.
above 6	ditto	ditto	9 „	.....	2 shares.
„ 9	ditto	ditto	12 „	.....	3 „
„ 12	ditto	ditto	„	.....	4 „

provided that in no case shall the reduction of subscription from all sources exceed 90 per cent.

B.

II. That a formal Resolution shall be submitted by the Directors at each annual meeting of the Subscribers held under Rule 38 of the Fund, as to whether the manner of the distribution of the surplus-funds, as laid down in Resolution A., shall be maintained for the ensuing year or not. If the Resolution be carried, the Directors shall carry out the distribution accordingly; but if negatived, the Directors shall place before the Subscribers such other proposal as may appear proper.

38. That such interest accruing annually, shall, on the 1st May of each year, be appropriated to the reduction of the subscription for the ensuing year; and that all Subscribers who shall on or before the 30th of April preceding, have completed five years' consecutive payments according to Tables A I, A II, B I, B II, C I, and C II, shall be entitled to share in the reduction.

39. That the ascertained surplus and the consequent rate of reduction to which qualified Subscribers will be entitled during the year, shall be published in the *Government Gazettes* and in two of the principal newspapers.

40. That before a party can be admitted to the benefits of the Fund, the Entrance Certificate must be surrendered to the Directors, and such other documents furnished, as may be deemed necessary to establish the fact of the Subscriber's demise, and the identity and existence of the parties interested.

41. That incumbents on the Fund shall be paid their annuities in India at par, or in Europe, at the fixed rate of 2 shillings to the rupee. It shall be imperative, however, on all widows, incumbents on the Fund, to furnish, half-yearly, a Certificate from competent local authority or from two Subscribers to the Fund, of existence and continued widowhood. (Form I.) A Certificate of existence and, where necessary, of spinstership also, shall be furnished in the case of incumbents of the Children's Fund. (Form J.)

42. That the annuities of Children under the age of 18, shall be paid to their natural or constituted Guardians. In cases where there may be no Guardians, or where there may be uncertainty as to who are the proper Guardians, the Directors shall take due care at once to secure the Fund from loss, and to provide that the annuity shall be applied to the benefit of the incumbent.

43. That in cases where incumbents are resident beyond sea, it will be necessary, in order to entitle the parties to draw their pensions, to furnish the Directors, half-yearly, with a Certificate of existence signed by any competent authority of the place where they may be residing. A solemn declaration shall also be made by the incumbent, if a widow, that she continues the widow of the deceased Subscriber; and by a female child, if above the age of 14, that she is still unmarried. In the case of Children below that age, their Guardian shall obtain the prescribed Certificate of their existence, and furnish, moreover, his own solemn declaration that they are alive.

44. That the pension to the widow of a deceased Subscriber shall cease on her re-marriage; but from the date of her again becoming a widow, she will be re-admitted to her former pension. If her second husband shall be qualified to become a Subscriber, he may subscribe for her in the same way in which he would be entitled to do, if she had no previous connection with the Fund; and in the event of his death, she will be entitled to the pension subscribed for by both her husbands. Provided, however, that the total amount of the annuities shall not exceed the maximum of Rs. 200 per month.

45. That a widow shall, within six months after her re-marriage, furnish the precise age of her second husband if he be not or does not himself become a Subscriber, and that she shall keep the Fund informed every year of the place of her residence.

46. That a General Meeting of Subscribers be held in the month of December of every year, or should this not be practicable, in the month of January following, the day to be publicly notified six weeks, before the time appointed, in the *Government Gazettes* and in two of the principal newspapers.

47. That at these Annual Meetings a report of the proceedings of the Directors be read, and that the books of the Fund, together with an Abstract Statement, of the accounts and a list of Subscribers and Incumbents, be laid before the Meeting.

48. That to qualify a Subscriber to vote at General Meetings or on questions submitted by Circular, he must have paid up subscription for six months.

49. That it shall be competent to any twelve Subscribers, duly qualified, to require the Directors to call a Special General Meeting of Subscribers, notice of the object of such Meeting to be given by the Directors in two of the principal newspapers and the *Government Gazettes*, six weeks before the time appointed. It shall be essential to the validity of such Meeting that not less than 14 Subscribers, other than Requisitionists and Directors, shall be present therent. The decision of such Meeting shall be final, provided that it does not introduce any new rule, or alter, modify, or abrogate any existing rule of the Fund. Propositions with such object or to such effect shall, however, after consideration by a Meeting of Subscribers, be submitted through the Directors by Circular to the General body of Subscribers, the majority of whose votes, received within three months from the issue of such Circular, shall be decisive.

50. That it shall be competent to the Directors, subject to report at the following Annual General Meeting of Subscribers, to incur any necessary expenditure, permanent or contingent, not exceeding Rs. 50 per month, or Rs. 600 per annum, exclusive of advertising and printing charges; any expenditure beyond that limit, and not exceeding Rs. 100 per month, or Rs. 1,200 per annum, shall be determined by a General or Special General Meeting of Subscribers constituted as in Rule 49; but any proposition involving a larger expenditure than Rs. 100 per mensem, or Rs. 1,200 per annum, shall be submitted to the whole body of Subscribers, to be determined by the majority of votes received within three months.

51. That it shall be competent to the Directors to act upon any matter not provided for by the existing Rules. Any party, aggrieved by such act, shall be at liberty to appeal, through the Directors, to the general body of Subscribers, on his depositing with the Directors such a sum of money as they may consider sufficient to cover the expenses of the reference: the majority of the votes of Subscribers, received within three months on such appeal, shall be decisive.

BYE-LAWS.

That a Chairman and Deputy Chairman be elected by the Directors from among themselves.

2. That except in cases of emergency or in mere matters of form, no question shall be considered to have been disposed of, but by the votes of a majority of the Directors present at a regular meeting in which such question shall have been discussed.

3. That any Director absenting himself from the meetings of the Directors for two months, or leaving Calcutta without the intention of returning within two months, shall be considered to have vacated his seat in the Direction.

4. That the Directors appoint one of their body, turn by turn, to be countersigning Director for one month, and that a register be kept of whatever receipts or money acknowledgments he may authenticate, and that he see that all monies so acknowledged, are carried to the credit of the Fund.

5. That the Auditors shall report quarterly to the Directors on the state of the Fund and the date to which the books have been brought up and audited by them.

6. That an extract from the Auditors' Quarterly Report, shewing the state of the Fund, shall be published in the *Government Gazettes.*

7. That the Directors may publish information respecting the Fund, whenever they consider it necessary; but that no individual Member, nor the Secretary, nor the Accountant and Collector, shall be at liberty to do so without their previous sanction.

8. That the Directors shall obtain legal advice when deemed necessary.

9. That Subscribers paying subscription by deductions from Pay Bills or Office Abstracts, must be careful to see that these deductions are entered prior to the bills or abstracts being forwarded to the Pay Department, where such deductions will be duly recognized under the orders of Government conveyed in Mr. Secretary Prinsep's letter, dated 26th April, 1837.

10. That where subscription shall be stated to have been paid for a particular month, without any payment having been made for the month prior, such payment shall be credited to the month for which no payment has been made, and the subscription for the month professed to have been paid for, shall be demanded.

11. That an application for admission to the Fund be circulated to the Directors by the Secretary immediately on receipt thereof; and, if sanctioned, the same be registered, and the Entrance Certificate issued, without waiting for the stated Meeting of the Directors.

12. That no registration upon the books of the Fund be made without proof of payment of subscription money.

13. That Entrance Certificates be signed by all the Directors; but in cases of the absence of any one or more of the Directors, a note to that effect shall be made on the Certificate.

14. That in issuing Entrance Certificates, it be specified under the signature of the Accountant and Collector to the Fund, whether subscription money has been paid direct into the Fund or through the Government Treasury; in the latter case, the date of receipt or certificate furnished, and by whom given, to be stated.

15. That a fresh Entrance Certificate shall be granted to a Subscriber applying to enter the Fund upon re-marriage, the former Certificate being valid in regard to the children who may have been admitted with the deceased wife.

16. That an admission fee, at the following rates, be charged on every insurance effected, whether for the first time, or in augmentation of any prior risk, *viz.*—for a pension of less than fifty rupees a month, a fee of five rupees; and for pensions of fifty rupees a month and upwards, a fee equal to ten per cent. upon the amount of monthly pension insured.

17. That the Forms K and L be observed in making endorsements on the Entrance Certificates of subscribers augmenting existing pensions, or securing pensions for members of their families not already registered on the books of the Fund, the admission fees in such cases being as prescribed above in Bye-law 16.

18. That the Forms M and N be observed in making endorsements on the Entrance Certificate of subscribers reducing or cancelling pensions, no fees being chargeable in these cases.

19. That the receipts for the payment of annuities to incumbents, shall be according to Forms O, P, and Q.

20. That a Certificate of marriage having been duly solemnized, shall be considered sufficient for the purposes of the Fund.

UNCOVENANTED SERVICE FAMILY PENSION FUND.

PRELIMINARY FORM.

To be filled up prior to the filling up of Forms A, B, and D, by an applicant desirous of joining the Fund.

Name and address of the Medical Officer whose testimony you propose to offer.	
Is he your usual Medical Attendant? and how long has he been so?	
If he is not your usual Medical Attendant, state the reason which induces you to offer the testimony of *Doctor*——	
State where your usual Medical Attendant may be found, or addressed by letter.	

Signature of Applicant _____

Official or other designation _____

ADDRESS—

Dated at

FORM

A.

To the Secretary,

Uncovenanted Service Family Pension Fund,

Calcutta.

SIR,

I request to be admitted a Subscriber to the Uncovenanted Service Family Pension Fund for the benefit of my———— as per Statement, Medical Report and Affirmation enclosed, and I hereby promise and engage to submit to, and abide by, the Rules and Bye-Laws of the Institution.

I am, Sir,

Dated Yours obediently,

The 187 } *(Applicant's Signature.)*
Designation or Profession. Address.

Rule 19.—*That every intending insurer shall, in the first instance, apply to the Secretary of the Fund for the needful application papers, stating at the same time the name and address of the Medical officer, whose testimony it is intended to offer. The Secretary shall then forward the form of certificate (C) to such officer, or to any other Medical gentleman whom the Directors may desire to consult, the rest of the application papers (A, B, D, and E) being forwarded direct to the applicant. The Medical report and personal affirmation should bear the same date; but when this is impracticable, the affirmation may be made at any interval not beyond three days after the date of the Medical report. The letter of application (A) bearing even date with the affirmation (D), and accompanied by not less than one month's subscription, or proof of payment of one month's subscription, shall be returned within two days thereafter to the Secretary of the Fund; if delayed beyond that period, a fresh Medical report and affirmation will be required.*

N. B.—*Wilful omission or misrepresentation of any facts connected with the name, age, health, or constitution of the Applicant, or with the name and age of Nominee, will involve the forfeiture of all claim on the Fund.*

FORM.
B.

Application Statement of Mr. ———————— *to be admitted a Subscriber to the Uncovenanted Service Family Pension Fund.*

Name and official designation of the Husband and names of Wife and Children.	Place and date of Birth.		Age of each.		Amount of Annuity (payable monthly) intended to be secured for the Widow and Children.	Proposed mode of paying (monthly) Subscription, either through the Pay Department or otherwise.	REMARKS.
	Place.	Date.	Years.	Months.			
			Vide Rule 17.		*Vide Rules* 15 & 16.	*Vide Rules* 30 *and Bye-Law* 9.	*Vide Rules* 22, 23, 25, & 28.

Dated

187

(*Applicant's Signature.*)
Designation or Profession.

FORM

C.

MEDICAL REPORT.

It is requested that, to the following queries, replies be furnished by a Medical gentleman in the Queen's Service, or by one in possession of a diploma under which he may legally practise. It is also requested that this report, when filled up and signed, be returned, under a sealed cover, to the Secretary of the Fund. The replies and any other information contained in this report, will, of course, be considered strictly private and confidential.

Queries.	Replies.
1. How long have you known Mr. —— ? and when did you examine him for the purpose of this report ?	
2. Have you been in the habit of attending him professionally or otherwise, and becoming acquainted with his health and constitution ?	
3. When did you last attend him, and for what disorder ?	
4. Has any other Medical man attended him ? If so, please state his name ?	
5. What is his figure generally and make of chest ? Height and weight ? What is his age ? Does he look older than the avowed age ?	Feet, inches, stones lbs.
6. Is he of sober, or intemperate habits, as to eating and drinking ? Have you noticed any peculiarity of the eyes, or any tremor of the hands, fingers, or tongue, to induce the belief that he is of intemperate habits ?	
7. Is he of a sedentary habit, or used to exercise ?	

FORM C.—*Continued.*

Queries.	Replies.
8. Is he addicted to any habit tending to impair health, or shorten life?	
9. Have you examined the heart and lungs with the stethoscope? Is the action of the heart quite natural, both in force and frequency of the beat? Are the lungs free from abnormal sounds? If not, to what extent are they now affected?	
10. Are the spleen and liver natural in size, and the function of the liver natural?	
11. Has he, to the best of your knowledge, information, or belief, at any time, been afflicted with Rupture, Rheumatism, or Rheumatic Fever, Asthma, Habitual Cough, Dropsy, Jaundice, Hemorrhoids, Hernia, Disease of Kidneys, Vertigo, Dysentery, Chronic Diarrhœa, or Anæmia, or any disease or infirmity, whereby his constitution has been impaired?	
12. Has he ever been subject to any disease ascribable to a morbid condition of the head, chest, or abdomen, or to any other disease tending to shorten life?	
13. Has he, or any of his near relatives, suffered from Epilepsy, Paralysis, Apoplexy, Palsy, Insanity, or other mental affection Neuralgic affection, or headache, Phthisis or other form of consumption, Gout, Gravel, Cancer, Scrofula, or any other hereditary disorder? or have you reason to	

FORM C.—*Continued.*

Queries.	Replies.
suppose that he is predisposed to any such disease?	
14. Has he had any severe attack of illness within the last two years? If so, of what nature, and is there any predisposition to a return of such attack?	
15. Do you believe, after careful examination of Mr. ——, and minute enquiry on all the points contained in the foregoing queries, that he now possesses an unimpaired and healthy constitution?	
16. Is there any other circumstance known or suspected by you, with which the Directors ought to be made acquainted, to enable them to form a just estimate of the risk proposed?	
17. On the whole, do you believe that Mr. ——— has a fair prospect of attaining the usual limit of human life? If not, state the circumstances which, in your opinion, increase the risk.	

Dated at *this*

day of 187 } *Surgeon.*

Remarks.—(The Certifying Officer will here enter any information that may not come within the scope of the above queries.)

FORM

D.

PERSONAL AFFIRMATION

Of the person whose life is proposed for insurance, to be signed and acknowledged in the presence of a Magistrate, or Justice of the Peace, or a Director of the Fund.

QUESTIONS.	ANSWERS.
1. How long have you resided continuously in India or other Tropical climate? Have you been compelled to leave India, or to reside in the Hills, for the benefit of your health? If so, for what disease?	
2. Have you suffered from any of the diseases peculiar to the Tropics? If so, when? And did you recover speedily and without any consecutive chronic organic disease?	
3. Have you, at any time, been afflicted with Insanity, Fits, Rupture, Gout, Rheumatism, Rheumatic Fever, Asthma, Spitting of Blood, Habitual Cough, Scrofula, Dropsy, Jaundice, Hemorrhoids, Hernia, Gravel, disease of the Kidneys, Vertigo, Palsy, Delirium tremens, Dysentery, Chronic Diarrhœa, or Anæmia?	
4. Have you ever experienced any injury from accident or otherwise, or have you ever required a surgical operation?	
5. Are you of sober, temperate, free, or intemperate habits? Have you always been so?	

FORM D.—*Continued.*

Questions.	Answers.
6. Are your father and mother alive? If dead, when, and of what diseases did they die?	If alive { Father is aged years, Mother is aged years. If dead { Father died at years. Mother died at years,
7. How many of your brothers and sisters have died, and of what diseases, and at what ages did they die?	
8. Is there hereditary disease in your family; Insanity, Epilepsy, Paralysis, Apoplexy, Palsy, Gout, Asthma, Consumption, Gravel, Scrofula, or Cancer, on either the paternal or maternal side?	
9. What is the name of your usual Medical Attendant, and how long has he been so?	
10. When was he last in attendance professionally?	
11. Has any other Medical Attendant been employed, and when, and for how long?	
12. If the gentleman who has certified to your present application be other than your usual Medical Attendant, state the circumstances under which reference was made to the former?	
13. Has assurance on your life ever been declined, or effected at higher than the ordinary rates? If so; please state by what offices, and when?	
14. Are you now absent from duty, or applying for leave on Medical certificate? If so, will you send a copy of the official statement of your case to this office?	

FORM D.—*Continued.*

I declare the above answers to be strictly correct and true, and that on the —— day of ——— 18 — I truly and faithfully disclosed all I know of my constitution, health, and habits of life to Dr.
, and that I have not wilfully or designedly concealed or misrepresented any circumstances that should be known in connection with my present application.

Signature of party

Dated at

This *day of* 187

}———— ————

Declared before me
at ———— this
——— day of ——— 187

Justice of the Peace
or Magistrate } for
or Medical Officer.

or a Director of the Fund.

N. B.—The Medical report, personal affirmation, and application should bear even date; and if in any case the affirmation be made after an interval of more than three days from the date of the medical report, the application will be null and void. (See Rule 19.)

NOTE.—The Medical Officer or a Director may attest where a Magistrate or Justice of the Peace is not resident.

FORM
E.

REFERENCE TO A FRIEND.

It is requested that to the following queries, replies be furnished by a friend who is intimately acquainted with the applicant—a subscriber to the Fund would be preferred. It is also requested that the document, when filled up and signed, be returned, under a sealed cover, to the Secretary of the Fund. The replies and any other information contained in this Report, will be considered strictly private and confidential.

QUERIES.	REPLIES.
1. How long have you been acquainted with Mr. ——— ?	
2. When did you see him last?—and are you in the habit of seeing him frequently ?	
3. Has Mr. ——— at any time been afflicted with Insanity, Fits, Rupture, Gout, Rheumatism, or Rheumatic Fever, Asthma, Spitting of Blood, Habitual Cough, or other disease of the Lungs, Scrofula, Dropsy, Jaundice, Hemorrhoids, Hernia, Gravel, Disease of Kidneys, Dysentery, Chronic Diarrhœa, or Anæmia, Vertigo, Palsy, or any other serious malady ?	
4. What is your opinion of his constitution, and what has been his general state of health ?	
5. Do you consider him liable, by hereditary predisposition, to any disease likely to shorten life ?	
6. Is he temperate, and has he always been so ?	

FORM E.—*Continued.*

QUERIES.	REPLIES.
7. Is he active or sedentary? or addicted to any habit tending to impair health, or shorten life?	
8. Has he ever experienced any injury from accident or otherwise, and if so, of what nature?	
9. Is there any other circumstance with which the Directors ought to be made acquainted, to enable them to form a just estimate of the risk proposed?	

Dated at
This day of 187 . } *Signature of the Friend, A Subscriber to the Fund or not.*

Vide Rule 18.

Designation or Profession.

Address.

N. B.—It is discretionary with the Directors, in cases in which they may deem such a course necessary, to make a direct reference, or to call for a report from any other person acquainted with the Applicant.

FORM

F.

UNCOVENANTED SERVICE FAMILY PENSION FUND.

Entrance Certificate.

Calcutta, ———— 187

Certified that Mr. ———— has this day been admitted a Member of the Uncovenanted Service Family Pension Fund under the terms and conditions thereof for the eventual benefit of the undernamed, and that Registry Fee (Rs. ————) and his Entrance Subscription for the month of ———— Rs. ———— have been duly received by

Accountant and Collector.

Class.	Names.	Date of Birth.	Age.		Where born.	Where resident.	Provision for Wife and Children.	
			Years.	Months.			Per mensem.	Per Annum.
Subscribers.								
Nominee.								

All casualties, as well as marriage of children, must be communicated to the Secretary as they occur.

Registered as No.

Secretary.

} *Directors.*

FORM
G.

To ———

SIR,

I beg to acknowledge the receipt of your Application, Certificates, &c., which will be placed before the Directors without delay. I have also received the sum of Rs. ——— which I hold on your account pending the decision of the Directors.

Yours obediently,

———

Uncovenanted Service Family Pension Fund Office, 187 . } (*Secretary or Acct. & Collector.*)

———

Director.

FORM
H.

No. ——— Rs. ———

Received from ——— Rs. ——— being the amount of his registered subscription to the Uncovenanted Service Family Pension Fund, for the month of

———

Director. *Secretary.* *Accountant and Collector.*

Dated ———

FORM
I.

FORM OF HALF-YEARLY CERTIFICATE FOR WIDOWS.

We do hereby certify that Mrs. ——— widow of the late Mr. ——— is now in existence, and that we have personally seen her this day. We do further declare that she is still in a state of widowhood.

(Two) Subscribers to the U. S. F. Pension Fund, (or any competent local authority.)

Dated ———

FORM

J.

FORM OF HALF-YEARLY CERTIFICATE FOR CHILDREN.

We do hereby certify that ——— the children of the late Mr. ——— are in existence, and that we have personally seen them this day. We do further certify that Miss ——— is still unmarried.

(Two) Subscribers to the U. S. F. Pension Fund, (or any competent local authority).

Dated ———

FORM

K.

Dated ———.

Certified that an increased provision of Rs. ——— per month, has this day been subscribed for his (wife or children) ——— within named, by the within named ——— under the Rules and conditions of the Fund.

Class.	Names.	Date of Birth.	Age		Where born.	Where resident.	Increased Provision for Wife and Children.	
			Years.	Months.			Per Mensem.	Per Annum.
Subscriber.								
Nominee.								

By order of the Directors.

Chairman. *Accountant and Collector.*

Secretary.

FORM

L.

[Additional] child (or children) registered since issue of this Certificate, and for whom provision is made according to the Rules of the Fund.

Class.	Names.	Date of Birth.	Age.		Where born.	Where resident.	Provision for Children.	
			Years.	Months.			Per Mensem.	Per Annum.
Subscriber.								
Nominee.								

By order of the Directors.

Chairman. *Accountant and Collector.* *Secretary.*

FORM

M.

Dated ———.

Certified that the provision [or increased provision] of Rs. ——— per month subscribed for by the within named ——— for his [wife or children] ——— within [or above] named, has, at his request, been reduced from this date to Rs. ——— per month.

Chairman. *Accountant and Collector.* *Secretary.*

FORM

N.

Dated ———.

Certified that the provision [or increased provision] of Rs. ——— per month subscribed for the within [or above] named ——— has been cancelled from this date, at the request of the within named ———

Chairman.	*Accountant and Collector.*	*Secretary.*

FORM

O.

FOR WIDOWS AND ORPHANS.

——187——.

To the Directors of the
Uncovenanted Service Family Pension Fund.

GENTLEMEN,

I hereby most solemnly declare that I am in a state of widowhood and entitled to the following pension for the month of ——— last; on my own account Rs. ———
On account of my child —— *viz.*
——— born ——— Rs. ———

Agreeably to Entrance Certificate No. —— dated ——— signed by the Directors of the Institution established 11th April, 1837, to which my late husband was a Subscriber.

Witness,

——— ———

(On back of Form O.)

——— 187 ———.

I do hereby acknowledge to have received from the Directors of the Uncovenanted Service Family Pension Fund Rs. ——— on my own account, and Rs. ——— on account of my within mentioned child ——— for the month of ——— 187 ——

———

Residing at No. ———

FORM

P.

FOR ORPHANS BY THEIR GUARDIAN.

Rs. ———

——— 187 ———.

I do hereby acknowledge to have received from the Directors of the Uncovenanted Service Family Pension Fund the sum of Rs. ———, being the amount of Pension for the month of ——— last [at the rate of Rs. ——— per mensem for each child] due to the under-mentioned Orphans of the Fund to which their late father Mr. ——— was a Subscriber for their benefit, in virtue of Entrance Certificate, No. ——— granted by the Directors of the Fund.

[Names of children in full and dates of birth.]

Witness,

———

———

Guardian.

FORM

Q.

FOR ORPHANS BY THEMSELVES.

Rs. ———

——— 187 ———.

—— do hereby acknowledge to have received from the Directors of the Uncovenanted Service Family Pension Fund Rs. ———, being the amount of ——— pension at the rate of Rs. ——— for the month of ——— last, as orphans of the above Institution to which ——— late father Mr. ——— was a Subscriber for —— benefit, in virtue of Entrance Certificate, No. ——— granted by the Directors of the Fund.

Witness.

———

———

FORM

R.

FOR WIDOWS AND ORPHANS.

I hereby certify that Mrs. ———————— widow of the late Mr. ———————— is alive, that I have personally seen her this day, and that she is still a Widow.

I also certify that

1.	born
2.	,,
3.	,,
&c.	,,

Children of the said Mr. ———————— are alive, and that I have personally seen them this day. I further certify that the said daughters (if any) are still unmarried.

1. Here insert names of Children, and dates of birth, at full length.

———————————

Date ———— 18

* To be signed by a Magistrate, Bank, or Clergyman, on or after the 1st Jan., 1st April, 1st July and 1st October, in each year.

RECEIVED *of the Directors of the* UNCOVENANTED SERVICE FAMILY PENSION FUND, *by payment of Messrs. Coutts & Co., Rupees* ———— or £ ————

(less Tax for —— month's Pension to —— last, for myself and Children.

£ ————

Signature [ ] *Pensioner across a Receipt Stamp.*

Address ————————

Date ———————— 18

N. B.—These Pensions are payable Quarterly on and after 1st January, 1st April, 1st June, and 1st October, in each year.

FORM

S.

FOR ORPHANS BY THEIR GUARDIANS.

I hereby certify that

1. Here insert names of Children, and dates of birth, at full length.

1.	born
2.	"
3.	"
&c.	"

are at this time alive, and that I have personally seen them this day.

I do also certify that all the said daughters (if any) are unmarried.

* To be signed by a Magistrate Banker, or Clergyman, on or after the 1st Jan., 1st April, 1st July, and 1st October, in each year.

_____

Date _____ 18 .

RECEIVED *of the Directors of the* UNCOVENANTED SERVICE FAMILY PENSION FUND, *by payment of Messrs. Coutts & Co., Rupees* _____ *or £* _____ *(less Tax) for* ___ *months' Pension to* ___ *last, due to the above mentioned children of the late Mr.*

£_____

Signature _____ *Guardian across a Receipt Stamp.*

Address _____

Date _____ 18

N. B.—These Pensions are payable Quarterly on and after 1st January, 1st April, 1st June, and 1st October, in each year.

FORM

T.

FOR ORPHANS.

I do hereby certify that Miss ——————

daughter of the late ——————

is alive, that I have personally seen her this day, and that she is unmarried.

* To be signed by a Magistrate, Banker, or Clergyman, on or after the 1st January, 1st April, 1st July, and 1st October, in each year.

——————

Date ——————— 18 .

RECEIVED *of the Directors of the* UNCOVENANTED SERVICE FAMILY PENSION FUND, *by payment of Messrs. Coutts & Co., Rupees* ——————

—————— *or £* ——————

(less Tax) for —— *months' Pension to* —— *last.*

℔ ——————

Signature [ ] *Pensioner across a Receipt Stamp.*

Address ——————

Date ——————— 18

N. B.—These Pensions are payable Quarterly on and after 1st January, 1st April, 1st June, and 1st October, in each year.

APPENDIX.

No. 2460, dated Simla, the 2nd August, 1870.

From—G. H. M. BATTEN, ESQ., *Under-Secy. to the Govt. of India, Financial Department.*

To—The Directors of the Uncovenanted Service Family Pension Fund.

GENTLEMEN,—I am directed to forward to you the papers containing a representation from Mr. ——— an Uncovenanted Officer employed in the ——— Provinces, against your refusal to admit him as a Subscriber to the Uncovenanted Service Family Pension Fund, and to request that you will be so good as to state, for the information of the Government of India, the reasons for your action in this case. Mr. ——— has found no difficulty in ensuring his life as a first class life in the Standard Office.

2. The Fund receives considerable assistance from the State in the shape of high interest and otherwise, and the Government expects that its advantages be made liberally available to all members of the Uncovenanted Service. I am to invite you to consider whether some general rule might not be adopted for the admission of *every* Uncovenanted Officer to the benefits of the Fund, provided that he joins the Fund within some fixed short time after his marriage. If such a rule be passed, the rate to be charged must be reserved to the discretion of the Directors.

3. The Governor-General in Council cannot consent to the administration of a Fund, subsidised as is the Uncovenanted Service Pension Fund, upon principles of exclusive selection of exceptionally good lives.

To—The Officiating Secretary to the Government of India, Financial Department.

SIR,—We have the honor to acknowledge receipt of your letter No. 2460, dated the 2nd August, 1870, in which we are requested to state—

1*st*.—The reasons for our refusal to admit Mr. ——— as a Subscriber to the Uncovenanted Service Family Pension Fund;

2*nd*.—Whether some general rule might not be adopted for the admission of every Uncovenanted Officer to the benefits of the Fund, provided that he joins the Fund within some fixed short time after his marriage.

In conclusion, it is said that "the Governor-General in Coun-" cil cannot consent to the administration of a Fund, subsidised " as is the Uncovenanted Service Pension Fund, upon principles " of exclusive selection of exceptionally good lives."

2. We will separate the personal question from the general question of the principles on which the business of this Fund is conducted, and address ourselves first to the inquiry about our action in Mr. ——— 's case.

3. From the establishment of the Fund in 1837 to the present time, the responsibility of dealing with applications for insurance, as in Insurance Societies every where, has rested entirely with the Directors, whose duty it is to administer the rules approved by the Subscribers and by the Government. In no case, in all these thirty-three years, has the action of the Directors been called into question by the Government, or by the Subscribers at large, whose interests they represent. Necessarily, applications for insurance involve statements of a strictly confidential (very often of a delicate and painful) character, from the applicant himself, from the medical examiner, and from the friend; the two latter documents being sent direct to the Office, under a sealed cover, by the respective referees. Hence the rule (common to every Insurance Society) that applications may be declined without assigning any reasons, for to assign reasons must involve a breach of faith, and possibly an action at law. No insurance business could succeed, no body of Directors would undertake to conduct it, on any other conditions. If the Directors prove unfaithful to the trust committed to them, if their proceedings are found to be at variance with the rules or the interests of the Society, it is open to their constituents to transfer the business to other management. But in the discharge of their trust, the Directors are bound to keep faith with those whose communications are made in the strictest confidence, and in the common interests of the Society.

4. On these considerations, we should deem it to be our duty to withhold information that may have guided us in dealing with proposals for insurance in the Uncovenanted Service Family Pension Fund. But as Mr. ——— has himself invoked the aid of the Government, and as we are inclined to

regard your present enquiry rather as an expression of interest in the extension of the Fund's benefits, than of objection to a rule of conduct which we are bound to follow, we will state briefly the grounds of our action in this particular case only.

5. Mr. ——— 's first application for admission as a member was made early in 1869. The testimony to his health on that occasion may be judged from the extracts given in the confidential paper herewith forwarded. Upon this testimony, the Directors declined the application, but suggested its renewal after an interval of twelve months, if a satisfactory statement as to health could then be produced. The application was renewed in January of this year, with certificates, of which extracts are also given in the enclosed confidential paper.

6. With these statements before us, we could adopt no other conclusion than that the case was barred by the fundamental rules of the Fund, which limit its business to select lives only. The principle of selection is a vital principle, upon which the stability of the Fund mainly depends, and there is no escape from it, since the tables of premium are adapted only for select lives. It is incumbent, therefore, on the Directors to require a good medical certificate in every case. This course of action is prescribed by the rules, and has the consent and approval of the Subscribers at large, though it sometimes disappoints and offends applicants, as in the present case. But the Directors, themselves insurers in the Fund, in accepting or refusing risks, are guided solely by a consideration of the rules they are elected to administer and the interests of the Fund. If an applicant's expectation of life is not good, we decline the risk as injurious to the Fund. On the other hand, we are careful to avoid rejecting good risks and diverting legitimate business into other channels, for that would also be injurious to the Fund.* We are liable to errors of judgment, but cannot possibly be influenced by any other consideration than the common good in declining proposals to increase the business of the Fund, whose safety is in numbers. It was impossible to accept the papers forwarded by Mr. ——— in the first instance; he was invited to come up a second time, when he was allowed the opportunity

* In order to show that the Directors have not unduly restricted the benefits of the Fund, we may point to the increasing number of Subscribers admitted from year to year, *viz.*:—

in 1863-64	...	...	49	in 1867-68	...	87
„ 1864-65	...	...	57	„ 1868-69	...	90
„ 1865-66	...	...	69	„ 1869-70	...	91
„ 1866-67	...	...	83			

The number of risks accepted during each year, for both old and new Subscribers, is of course considerably greater.

of producing all the medical testimony that was available to him. The Directors met on several occasions to consider the papers, and were constrained to decide that the statements of his health and condition put his case out of the category of select lives to which the business of the Fund is limited. We had no personal knowledge of Mr. ——— beyond that afforded in the papers he caused to be forwarded to us. We regret his disappointment. We are prepared to welcome him as a member at any future time, when he may produce a satisfactory medical certificate. But we are unable to admit him on any other conditions.

7. We now turn to the general question propounded in the 2nd and 3rd paras. of your letter under reply, and respectfully solicit a more precise expression of the views of the Government respecting the constitution of the Fund, and the principles on which it should be conducted. We are invited to consider "whether some general rule might not be adopted for the admission of *every* Uncovenanted Officer to the benefits of the Fund, provided that he joins the Fund within some fixed short time after his marriage." We reply that it is now in the option of *every* Christian Uncovenanted Officer to subscribe to the Fund at any time after marriage, provided he is able to produce a satisfactory certificate of health; but if admission (as in the case of the Indian Civil and Military Funds) is made compulsory, and irrespective of the Subscriber's state of health or prospect of life, the Fund will have to be reconstituted. The present constitution of the Fund was shaped by the policy of the Government. The original design was on the model of the Indian Service Funds, but the Government of the day rejected it. Later (in 1837, after the Fund had been established) the Directors submitted the following representation:—

"The Fund being based upon annuity principles, and a medical certificate being an indispensable passport to its benefits, it might eventually prove detrimental to the Fund were indiscriminate admissions to be sanctioned or insisted upon. With submission, however, we venture to assert that the interests of the Fund may be protected even under the operation of a compulsory order from Government, were that order to be confined to all married men entering the service subsequent to the 1st May 1837, who will be required to join the Fund under the usual medical certificates, or to account to the satisfaction of the Directors for their not doing so."

To which this reply was made by the Secretary to Government, dated the 20th September, 1837.

"It is quite impossible for his Lordship to entertain a pro-

position for making subscription to the Fund imperative on any persons. The institution must rely on the advantages it presents, and on the impression respecting those advantages which it may be able to create in the persons for whose benefit the scheme has been devised; for the motives and circumstances of those who obtain Government employ are so various, that to constrain all to follow one means of making provision for the future would be inequitable, nor could the determination upon the grounds for exemption that might be urged by individuals, be left consistently with the Committee appointed for the management of the Fund, with whom, of course, its interests will be the first consideration."

Still later (in January 1849) the Subscribers and Directors proposed to introduce new tables of premium, subject to the confirmation of Government. In reply, the Financial Department (No. 75, dated 20th January 1849) declined interference with the details of the Fund, and referred the case to the Hon'ble Court of Directors, whose decision was as follows:—

"In consenting to make deductions on account of the Uncovenanted Service Family Pension Fund, and to grant interest thereon at the rate of six per cent. per annum, we intimated that we should not become in any way responsible for the management of the Institution. We, therefore, approve of your informing the Managers, in reference to their proposition for altering the rates of subscription, that the Government will not interfere with the details of the Fund."

This is a clear expression of the policy of the Government towards an Institution which, originally designed as a Service Fund, is only a Mutual Insurance Society for the Uncovenanted Service, with a Government concession of six per cent. interest upon its capital, and the privilege of recovering a part of its subscriptions through Public Treasuries. The Institution had thus to be made self-supporting, with carefully calculated tables of premium, careful selection of lives, and all the essential conditions of a sound Insurance Office. So lately as in January 1868, the votes of the Subscribers at large affirmed the principles on which it had been conducted, and negatived the admission of any but first class risks. Had the Institution been constituted as a Service Fund, for good and bad lives, one result would probably have been the need for a large measure of State aid, which happily has not been required.

8. We have thus endeavoured to show why the Uncovenanted Service Pension Fund is constituted as it is, the obligations incident to such constitution, and the principles on which its business is conducted. If the Government now desire any

changes in these respects, and will state them in precise terms, we will give the subject our best consideration, and endeavour to meet the views of the Government as fully as may be consistent with the important interests we represent.

We have the honor to be,

SIR,

Your obedient Servants,

JOHN B. ROBERTS, *Chairman.*
F. R. BOYCE, *Depy. Chairman.*
C. K. DOVE.
FRED. G. TEALE.
W. PALMER.
O. T. CUTTER.
J. MACKENZIE.
WM. DUFF BRUCE.
T. C. LEDLIE.
J. H. BELCHAMBERS.
H. WOODROW.
W. H. RYLAND.
D. W. MADGE.

CALCUTTA,
The 19th August, 1870. } *Directors of the Uncovenanted Service Family Pension Fund.*

No. 1057.

Government of India, Financial Department, Pension and Gratuities.

To the Director of the Bengal Uncovenanted Service Family Pension Fund.

Fort William, the 22nd February, 1871.

GENTLEMEN,

With reference to the correspondence noted in the margin, relative to the non-admission of Mr. ——— as a Subscriber to the Uncovenanted Service Family Pension Fund, and the question of the expediency of adopting some general rule for the admission of every Uncove-

To the Directors of the Uncovenanted Service Family Pension Fund.
No. 2460, dated 2nd Aug., 1870.
From do. do., dated 19th

Aug., 1870.
To do. do., No. 3450, dated 14th Sept., 1870.
From Offg. Secretary to ditto, No. 3507, dated 22nd Oct., 1870.

nanted Officer to the benefits of the Fund, I am directed to forward to you extract paragraphs 8 to 11 of a report from the Comptroller General No, 1563, dated 3rd February, 1871, and to state that the Governor-General in Council sees no occasion, either in the particular case of Mr. ——— or generally, to doubt the propriety of your proceedings.

2. The Governor-General in Council understands that you have recently brought before a general meeting the question of admitting second class lives, and, if this is the case, His Excellency in Council requests you will be good enough to inform him whether any determination has been come to.

I have the honor to be,
Sir,
Your most obedient Servant,
J. WESTLAND,
Under-Secretary to the Government of India.

Ordered, that a copy of the above be forwarded to the Comptroller General for information.

Government of India, Financial Department.

Enclosure to Letter, No. 1057 *of* 1871.

Extract paras. 8 *to* 11 *of a letter from the Comptroller General, No.* 1566, *dated* 3*rd February*, 1871.

8. I think, however, that before the effect of the figures presented can be fairly appreciated, they must be considered in the ratio they bear to the total number of subscribers at the commencement of each year.

9. I am aware that from a limited body, the proportion of new admissions might be expected to fall off, as an approach is made to the maximum number of those likely to avail of the advantages; I think, however, that the classes to which the Uncovenanted Family Pension Fund appeals are so numerous, and have of late years received so large an accession in the Telegraph Department and in other directions, that the consideration can have very little weight.

10. The number of subscribers at the beginning, and the number of new subscribers admitted in the course of each year, from 1863-64, is given below :

	No. of Subscribers.	Admission.	Percentage.
1863-64	660.	49	7.4
1864-65	676	57	8.4
1865-66	695	66	9.9
1866-67	719	83	11.5
1867-68	751	87	11.6
1868-69	811	90	11.1
1869-70	864	91	10.5

11. The above figures do appear to give support to the idea that, in the past three years, the rate of growth has been checked by greater strictness in dealing with applications for admission. This indication is not, however, unmistakeable, and on the whole I incline to think that there is not sufficient reason for pressing the Directors to modify the rules of the Fund.

(True Copy),
J. W. TWALLING,
Registrar, Financial Department.

To the Under-Secretary Government of India, Financial Department.

SIR,

In reply to your letter, dated the 22nd Ultimo, I am desired by the Directors of this Fund to say that the subject of the admission of second class lives is still under consideration, and will probably be referred for the professional opinion of an Actuary in England.

I have, &c.
Signed GEO. W. KELLNER,
Secretary.

FUND OFFICE,
The 31st March, 1871.